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LADY CHARMEIGH'S DIAMONDS.

I.

SIR PETER CHARMEIGH had warned his wife more than once that she would be robbed of her diamonds if she was not more careful to lock them up. The newspapers were chronicling great jewel robberies at this time; and Sir Peter one day emphasised his warnings by bringing home from London a fine ebony strong-box, with the most adorable of gold keys attached as a pendant to a bracelet.

This pretty gift quite delighted Lady Charmeigh, who convoked all her acquaintances to the Hall to see her wonderful anti-burglar safe. A description of it somehow got into the county papers. It was of globular shape, about the size of a big schoolroom globe, and mounted in the same fashion on a stand with a pivot. An ingenious mechanism, which had to be wound up every morning, kept it spinning round all day at the rate of thirty revolutions a minute, and any attempt to check it in its course resulted in the ringing of a loud alarm. The way to stop it was to press with the foot a nob on one of the legs of the stand, and when it had ceased revolving, to form a word with some movable letters set in a circular plate at the top of the globe. After this it was all plain sailing. You had only to insert

the gold key in a cavity of the middle letter, which formed a keyhole, to give one turn to the right, and two to the left, and then the box opened of itself into two halves, each forming a receptacle full of compartments lined with blue velvet. There was a place for rings, another for bracelets, a third for tiaras, one for money, and so forth; and all were perfectly adapted to their special uses. In fact, it was a beautiful box, and Lady Charmeigh spent a most amusing week in experimenting on it before her friends, who knew not whether to admire it most when it spun round and round, making its steel incrustations flash in the light, or when it stood open revealing a wealth of trinkets almost unmatched, for the 'Charmeigh diamonds' were famous from London to Amsterdam.

Unfortunately Lady Charmeigh was one of those persons who soon tire of a new toy. A pretty little woman with large earnest blue eyes and a smiling mouth, she had in many things the ways of a petted child, and could not bear trouble nor contradiction. So long as her safe gave her amusement, she scrupulously locked up her jewels in it; but when the novelty had worn off and it became a question of touching a nob, forming a word, and turning a key

once to the right and twice to the left every time she wanted to get out a ring or a locket, she began to find the process troublesome. Sir Peter made things worse by solemnly winding up the mechanism himself every morning and lecturing upon its perfections. He was as proud of the safe as if he was the inventor, and took an altogether professional pleasure in polishing its steel-work with a piece of wash-leather, and explaining how the key should be turned, with a little push forward to start some hidden spring about which he was very learned. Sir Peter was a rather fidgety middle-aged gentleman, with a fat face, and there were times when, hearing him prose about the beauties of machinery, Lady Charmeigh felt inclined to sit down and scream. Besides, there was another cause of irritation. The talismanic word necessary to open this precious strong-box altered every day of the week, so that Lady Charmeigh, who had a defective memory, was constantly making mistakes. She spelt 'Jupiter' when it ought to have been 'Mercury,' and finding the box would not cease its spinning, tried to stop it with her small hands; whereupon it would set up a yelling with its alarm like that of a peevish beast molested. Any one who knows what a pretty woman's nerves are, will quite understand how, at the end of a fortnight, Lady Charmeigh came to hate her strong-box with an intense and unquenchable loathing. The very sound it made in revolving, a well-oiled purring sound, was odious to her; and if it had not been for her maid, who took as great a delight in the instrument as Sir Peter did, Lady Charmeigh would have left off locking up her jewelry in it, and practised some little deceit towards her husband; but every

time she forgot to lock up a trinket, Martha (or Patty) Raggles, her maid, would exclaim,

'O, my lady, think of what Sir Peter would say if he knew you left those jools a-lyin' about, and he so afeard of burglars. O my goodness!'

Patty was herself very much afraid of thieves. She was a simple good-natured country wench, who had lived a little while with Lady Charmeigh before the latter's marriage; and who, having spent five years in her service since, had become expert at hair-dressing, lace-ironing, and dress-making—more so than at speaking elegant English. Her colloquialisms were vulgar, but her heart was sound, and her mistress was very fond of her; for, indeed, Lady Charmeigh liked all people who were good-natured and did not tease her, and bore her occasional outbreaks of bad temper with philosophy. However, there were some tiffs between her ladyship and the maid respecting that strong-box. Lady Charmeigh thought Patty too officious about it, and reminded her rather tartly that when the box had first come into the house she—Patty—had been horribly afraid of it as of a live thing. This was perfectly true; but we grow accustomed to things we had at first disliked; and Patty had made friends with the 'live' box, as she might with a snappish dog who had proved tractable on closer acquaintance. There was even something pathetic in her artless admiration of its strength and beauties; and as the girl was right to advise her mistress to be cautious about jewels of so great price, Lady Charmeigh gave up quarrelling about the matter. Only it so chanced that Patty went home for a month's holiday to keep house for a married sister

who was ill; and then Lady Charmeigh took an easy opportunity of removing all her trinkets from the safe, unknown to her husband, and restoring them to her drawers. Sir Peter continued to wind up the safe gravely every morning; but there was nothing in it.

Now it was about a week after this little daily farce had begun to be enacted—a week, that is, after Patty's departure—when Charmeigh Hall became the scene of a memorable burglary which furnished a month's table-talk to every mansion in England.

One November evening, while Sir Peter was entertaining some of his brother magistrates and their wives at dinner, Lady Charmeigh's dressing-room was entered by means of a ladder placed under a window that looked into the garden, and the safe, the famous safe, was broken open like a walnut. The burglars must have commenced operations very soon after the company sat down to dinner, and they must have been amazingly quick about their work; for it was no later than eight when a housemaid entering the room surprised them, and gave instant alarm by screaming and falling down in hysterics. The burglars decamped with alacrity; and the company, attracted by the noise, hurried upstairs, preceded by Sir Peter, with his mouth full and a napkin in one hand. It was a singular sight. Ladies shivering in their dinner-dresses, and huddling close to gentlemen in evening clothes; Lady Charmeigh herself, pale with terror, and crossing her hands over the low body of her cerise dress, as if afraid that some robbers would snatch at the lovely pearl necklace which she wore round her throat; and then fat Sir Peter, who looked as if he

wished he had brought a poker with him instead of the napkin, which was not much of a weapon to fight with in case of assault.

There was a moment's anxious silence when the door of the dressing-room was reached; and then a very shout of anguish escaped from Sir Peter, who tottered with sudden faintness: 'Great heavens, the safe has been ransacked, and all the jewels have been stolen!'

'The Charmeigh diamonds stolen!' This dismayed cry was echoed by the entire company, including footmen, butler, cook, and housemaids grouped at the top of the staircase in attitudes expressive of consternation. The butler felt so bad that he sat down on the stairs to compose himself, and the tallest of the pair of housemaids tried to soothe him.

'O dear, dear!' cried Lady Charmeigh; and she too being overcome, staggered into the room, and sank on an ottoman.

'Poor thing!' exclaimed a certain Lady Vilious, who was her best friend, and had always envied her the possession of these diamonds. 'Poor dear! perhaps the thieves will be caught with their plunder. Let us hope so!'

'Never!' yelled Sir Peter, mopping the dew of emotion off his face with the napkin. 'Those fellows are never caught; they get clean away, and have the diamonds recut in Holland. Think of that! Diamonds which have been in my family for two centuries, and worth a hundred thousand pounds at least!' Something like a sob accompanied these words.

'It is indeed a loss!' ejaculated Lady Vilious, with a great show of sympathy; but there was a gleam in her eyes. She was a mincing sort of lady, with thin lips and a cold glance. By this time everybody had crowded into

the dressing-room. The chill night air blowing through the open window struck upon the bare shoulders of the ladies; the wax-candles flickered; some of the gentlemen craned out of the window, peering through the darkness for sight or sound of the retreating thieves. One of them hallooed because he espied a cat.

Most of those present, however, concentrated their attention upon the impenetrable safe which had yielded so ignominiously to a first attack. It had evidently been burst, and not left open accidentally by Lady Charmeigh, as Sir Peter at first suspected; for it bore marks of violence. The thieves must have got possession of the secret for stopping its rotation, since the alarm had not been sounded; but they had failed to form the word which made the lock act, and so they had simply prised the two halves of the safe apart with their crowbars. There stood the globe open, and void of everything except a small portrait of Sir Peter on enamel, which the thieves had had the bad taste not to regard as a valuable. For the rest, they seemed to have laid hand on every trinket, large or small; and thus the disaster was revealed as being so big that Sir Peter's visitors felt as if common expressions of sympathy would be mockery. Even the plumper and older squires, who were disgusted at having been roused from dinner between the fish and *entrées*, recognised that there are conjunctures in which a host may be pardoned for forgetting that there are still two courses to discuss. They surrounded Lady Charmeigh, whom they naturally imagined to be plunged in an abyss of grief—one of the worst griefs that a pretty woman can know; for diamonds are not only precious in themselves, but they are dewdrops on

feminine beauty, and help to make it shine.

Judge, then, of the surprise of the assemblage when her ladyship, who appeared to be sobbing with her face buried in her handkerchief, suddenly looked up, her features being aglow with merriment, and burst into an uncontrollable fit of laughter. The guests glanced at one another, thinking she must have lost her reason; but when peal after peal had rung out from her pretty mouth, without evoking one responsive smile, she checked herself, and rose, blushing but still amused.

'Excuse me, I know it's very wrong,' she said; 'but the fact is my jewels have not been stolen at all. See here;' and, unlocking the glass door of her wardrobe, she pointed to a multitude of velvet and shagreen cases lying all unharmed upon the shelves.

'What, you had not put them in the safe, then?' exclaimed Sir Peter, divided between intense relief and annoyance that his orders had not been obeyed.

'No; I thought it would be *unsafe* to do so,' said Lady Charmeigh, with a fresh laugh. 'Everybody has been talking so much of my strong-box that I felt convinced its secrets must have become matters of notoriety; so I reasoned that if burglars broke into the house they would spend all their efforts on the safe, without exploring elsewhere. And it seems I was right.'

'Bravo!' ejaculated Lady Charmeigh's cousin, Dick Lyster, a Hussar. 'By Jove, that's what I call good tactics, cousin.' And so said all the other gentlemen, with applauding murmurs.

'And do you mean to say there was nothing whatever in the box?' asked Sir Peter, who could scarcely believe he had a wife of so much wit.

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THE MISSING JEWEL

DRAWN BY ALFRED CHATWIN.

AND LADY CLAREMONT'S DIAMOND, &c.



'Nothing of consequence: I had removed all my treasures,' answered my lady.

'You forget your husband's portrait, my dear,' remarked Lady Vilious, who had been smiling yellow, as the French say.

'O, I left that in the box, so as to be able to say truthfully that it did contain something precious,' replied Lady Charmeigh, with ready tact; but she mentally scored down her good friend for reprisals on the earliest opportunity.

'Well, all I can say is that you deserve to be made keeper of the Crown jewels, cousin Amy,' cried Captain Dick, with genuine admiration. 'You have found out the true uses of safes.'

'Yes, to put nothing in them,' smiled Lady Charmeigh. 'And now let us go back to dinner; I am really ashamed that our appetites should have been spoiled for nothing.'

They did return to dinner, some with appetites rather renovated than impaired; and the talk at table was all about the ingenuity and sense which the win-some hostess had displayed, not only in taking her measures against burglars, but in keeping her counsel about them. In the course of the evening servants were despatched to give information to the police, and detectives were sent afield, who of course discovered nothing, after the manner of their kind, though they went to work with sapient looks and handfuls of 'clues.' During a whole fortnight, however, the papers discussed the great burglary at Charmeigh Hall, and Lady Charmeigh was complimented on her 'happy thought.' She became quite a heroine, renowned among fair women as a type of the prudent *châtelaine*.

II.

ALL this was very fine; but Sir Peter Charmeigh did not feel much like a hero. He and the maker of the safe laid their heads together, and agreed that this triumph of mechanical craft ought never to have been burst open, and could not have been if the most ordinary rules of dynamics had been followed in forcing it. They were like the historians, enumerating the hundred and one reasons why Waterloo ought not to have been won by the English. The safe-maker wrote a letter to the *Times* on this subject, and Sir Peter gloomily recommended it to the perusal of his wife, who, however, preferred to read the leading articles, in which her praises were set forth. Since the burglary she had adopted rather a houghty-toity attitude, as of one who has asserted her wisdom beyond dispute. Sir Peter was humiliated, and there came a day when he seriously began to think that his wife's pride required taking down a little.

One is sorry to say that these views, too candidly expressed, led to some disagreeable scenes. Sir Peter was a pompous man, who liked to play Sir Oracle in his own house, and his occupation would have been gone if he had been obliged to give up fault-finding and counselling. The first time that he heard Lady Charmeigh yawn over some wise saw of his, it was as though the knell of marital authority had sounded in his ears, and he expressed himself bitterly on this point to Dick Lyster, who was staying at the Hall. He could not have chosen a better confidant or a worse one: a better, for Dick liked him and gave him ready sympathy; a worse one, for this same Dick was an incorrigible practical joker, who forthwith

began turning over a plan for getting a good laugh out of the domestic situation.

'Look here,' said he to the Baronet, as they sat together over their walnuts and wine. 'You must teach Amy a lesson, or else she'll be losing her jewels from over-confidence.'

'That's what I'm always telling her, but she won't listen,' answered miserable Sir Peter. 'Those wretched newspapers have turned her head. She has no consideration for my feelings nor for my experience.'

'You must recover your prestige with a grand stroke,' remarked the Hussar. 'Suppose you prove to Amy that you are right by stealing all her jewels yourself.'

'I steal my wife's jewels!'

'Yes; you can make a capital joke of it. You leave the Hall, saying you are going up to London on business for two days; you return quietly in the evening, enter the house without being seen, and carry off the jewels in the night to your own dressing-room. In the morning, after Amy has had a good scare, you come forward and explain the pleasantries. I'll be bound you are master in your own house after that!'

'You have queer ideas, Dick,' said Sir Peter, amazed, but evidently tempted. 'If I were ten years younger I don't say—'

'What have ten years to do with it! You are quite young enough to enter into a piece of fun. However, just leave the business details to me; I will be your confederate and help to mount this little comedy.'

Sir Peter had not sagacity enough to see that a husband who plots how he may inflict a deep wound on his wife's vanity is playing a dangerous game. He

looked only to the recovery of his supremacy, though, to do him justice, he really did feel very anxious about the Charmeigh diamonds, which were his family pride. When a family has nothing else to be proud of, it takes to being proud about its belongings; and since the burglary, Sir Peter had often reflected with indignation that it was a melancholy thing to see a hundred thousand pounds' worth of property in the hands of a giddy little woman, who had no proper respect for her treasure. Why, that very evening Sir Peter had seen a priceless necklace lying on the dressing-room table with no one present to guard it. On the whole, though, it is doubtful whether the Baronet would have entered into Dick Lyster's scheme had not the Hussar plied him with a glass or two of port in excess of his usual ration. This set him babbling about the obstinacy and foolishness of women—subjects upon which country gentlemen are always very eloquent when they have well drunk. By the end of an hour he was almost game for anything, and kept chuckling to himself in anticipation of the triumph he should enjoy when he heard his Amy 'screaming and wringing her hands all over the place.' He was imparting his vision of this bliss to Dick, when the butler entered to say that my lady's maid had a message to deliver; and next moment Patty Raggles came in to announce that Lady Charmeigh felt indisposed and had gone up to her room, so that she begged the gentlemen to excuse her for not meeting them at tea in the drawing-room. As Dick and Sir Peter were the only gentlemen in question, this incident was of not much consequence; but it surprised Sir Peter to see Patty, whom he believed to be still away on her holiday.

'Why, Patty, I did not know you had returned,' said he.

'Yes, Sir Peter. I came back this evening,' rejoined the damsel, with a curtsy.

'Home air seems to have done you good; your cheeks are like roses. Well, I suppose you heard of the great burglary that took place here whilst you were gone?'

'Yes, Sir Peter; it gave me quite a turn. O, those burglars! only to think of their wicked impudence! And then that safe too, who'd ever have thought it would have let itself be burst open? But you see, Sir Peter, you and I was in the wrong, and my lady was right after all.'

Sir Peter pulled a face, and Dick Lyster smiled.

'I never much liked that girl,' remarked the Baronet when Patty left the room; but Dick, making the most of his opportunity, observed that it was time for Sir Peter to be up and stirring, since his servants were criticising his judgment. Then abruptly:

'But why not act this very night! The occasion is most propitious. Amy has gone to bed early, the maid will be busy chattering about her holiday adventures in the servants' hall. I am sure that jewelry will be lying about in heaps on all the tables.'

'But how am I to act to-night?' asked Sir Peter, feeling a little of his valour ooze out of him.

'Why, we'll sit up until all the household are in bed, and then go into the garden and see if it isn't possible for you to effect an entrance through some window or unlocked door that will give you an opportunity of testing the vigilance of your servants.'

'Isn't it rather a queer thing to do? I think I should look very foolish if caught climbing through a window with a ladder. Why,

one of the servants might send a charge of shot into my back.'

'No fear; we'll manage so as not to be seen.'

'But, I say, don't you feel it's rather a cold night! Shouldn't we do well to put the thing off till we have matured our plans?'

Sir Peter was evidently trying to back out; but Dick Lyster would not allow him to do this. 'No,' said he, giving him a slap on the thigh; 'I want to see you wearing the domestic crown again. I'll make a potentate of you in your own despite. No finking now.'

A couple of hours later, when midnight had struck, and all Charmeigh Hall was hushed in repose, two figures might have been seen groping their way like malefactors in the obscurity of the garden. It was a very dark night indeed, and Sir Peter's teeth chattered partly from cold and partly from nervousness, though he had sought to steady himself with pretty deep potations. Dick Lyster was grinning like a Cheshire cat. As he made for the shed where the gardeners kept their ladders, he could not help laughing at the remarkable aspect of Sir Peter, who, to equip himself for his burglary, had put on a thick overcoat, furred gloves, and a flannel cricket-cap, which he had tied down on his head with a silk pocket-handkerchief, intended to protect his ears. He could no more have run, if cheviated, than a wine-tun can gallop. However, there were impulses of resolution in his demeanour, and he kept on repeating that he was doing all this solely to assert his dignity. 'A man must be a man,' said he dolefully, as his teeth chattered.

A ladder was soon found, and the two men carrying it across the garden with stealthy steps planted

it under the window of Lady Charmeigh's dressing-room. Dick, who was a nimble gymnast, then made haste to climb the ladder, and on reaching the top tried the window, which by an almost miraculous coincidence proved to be open. This Dick announced, when he had slid down like a monkey, and the news exasperated Sir Peter, who saw in it another proof of his wife's incurable giddiness, for he never suspected that Dick himself had unfastened the bolt that afternoon. 'Why, Amy must be mad to act in this way less than a month after the burglary; and a window open in November too!'

'Such a woman deserves to lose her jewels,' concurred the Hussy feelingly.

'She never deserved to have any; and I say when I've got them, I've a good mind to lodge them in the bank; that will tease her.'

'Right you are; your thoughts are those of a sage. But look sharp now.'

'That ladder seems a very tall one,' observed Sir Peter, with his foot on the lowest rung. 'But mind you, I am only doing this strange thing out of regard for my dignity.'

'Of course; and I'll mount guard below from the same feeling,' laughed Dick. 'Up you go.'

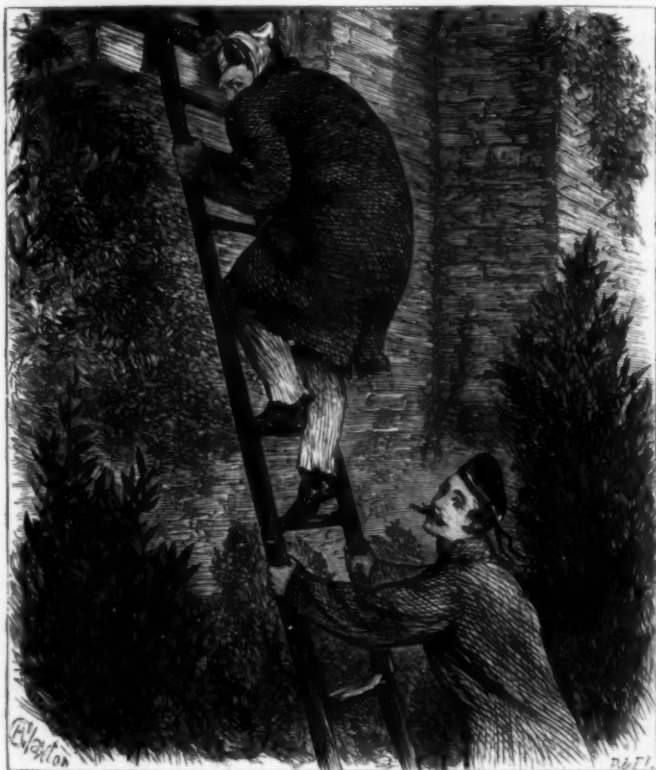
The ascent of Sir Peter up the ladder did not prove such an easy and graceful affair as Dick's had been. It rather resembled the progress of a stout bear up a pole. Twice the corpulent Baronet paused and listened to the sad sighing of the wind through the chestnut-trees of his park, for it seemed as though he heard voices mocking him. Once he uttered an exclamation on feeling the ladder creak; and when he got to the top and placed his hand on the cold stone of the window-sill

a shiver ran through his limbs. Here a little piece of high gymnastics became necessary, for the problem to be solved was how to get into the room without any noise. To an agile man this would have been easy; but to a fat one it was a thing of trouble, causing wheezes and puffings, besides profuse perspiration. Intent on his dignified purpose, though, Sir Peter made his best exertions, and contrived somehow to land himself into the dressing-room on his back with a soft thump like that of a bag of linen for the wash. Luckily the carpet was thick, and the noise woke no echoes. Crawling to his legs in the dim light—for there were embers of a fire still aglow in the grate—Sir Peter leaned out of the window, and signalled to Dick that it was 'all right' by waving his handkerchief. Then he thrust a match against a red coal, and proceeded to light one of the candles on the chimney-piece. This was a delicate moment. If Lady Charmeigh saw the light through her bedroom door, which stood ajar, the whole enterprise would break down. But her ladyship was sound asleep. Sir Peter satisfied himself about that by entering her room on tip-toe, and listening to her breathing soft and regular as an infant's. 'Foolish woman,' he repeated, as he stood by the bed. 'Here now, if I were a real burglar, I could kill her outright.'

The thought made him shudder, but it also impelled him with the desire to do his work quickly and to do it well. He caught sight of himself in a glass, and felt that he looked like a real burglar, inasmuch that he was startled by the expression of rapine imprinted on his sleek face. It is a fact that the countenances of men reflect their occupations pretty vividly. Sir Peter exhibited

quite a burglarious dexterity of touch in running his hands over the toilet-table in the bedroom to find out whether there were any valuables there. He durst not bring a light into the room, and it was some moments before he could accustom his eyes to the

semi-obscurity. When he did so he perceived that there were no trinkets at all lying about. The only thing on the table was a gold *porte-bonheur*, with the key of the famous safe attached to it by a chain. Sir Peter looked into the wardrobe, whose door was open—



same result. Not an article of any sort that thieves would care to take was visible. 'Why,' soliloquised the disgusted Baronet, 'I shouldn't wonder if, now that the secret of the safe is exploded, Amy had taken to lodging her jewels there just to spite me.'

He returned noiselessly to the dressing-room, and there sure

enough saw the globular strong-box standing in its appointed corner, and revolving with that quiet purring sound which Lady Charmeigh had lately abhorred.

Now the sight profoundly astonished Sir Peter, for he was not aware that the safe had been mended. It moreover incensed him, for that Lady Charmeigh

should have entered into communication with the safe-maker without telling him anything about it was evidently a slight upon that marital dignity concerning which he was so sensitive. As Sir Peter seldom went into his wife's dressing-room, he had not seen the strong-box for more than a fortnight, and he now began to walk round and round it, examining it with the stealthy attention of a caged animal inspecting some strange thing. It had been perfectly mended, and looked from its massiveness as if it could defy the attacks of any gang of cracksmen.

'Well, of all the perverse, incomprehensible, wayward creatures, women are the worst!' exclaimed Sir Peter. 'Only to think of the jewels being in that safe now. Amy has forgotten to lock up her key, though, which is just like her. I'll open the box, and as sure as I'm alive every diamond shall be put into the bank to-morrow. We shall see what you think of your precious cleverness then, my lady!'

Sir Peter chuckled in malicious glee, and stole back to the bedroom. As he returned with the bracelet and key, he looked out of the window and saw Dick Lyster smoking a cigar patiently at the foot of the ladder. It had been arranged that Dick should remain at this post until the burglary had been consummated, and then go off to bed, leaving the ladder standing under the open window to frighten the servants in the morning. Sir Peter, on his side, was to return to his own quarters without, of course, passing through the window again. So confident did the Baronet now feel of success that, to spare Dick the trouble of remaining out longer in the cold, he dropped his pocket-handkerchief into the garden, which was the

preconcerted signal that everything had gone off well and that Dick might depart. Having done this, Sir Peter, who felt hot from perspiration and excitement, doffed his overcoat, coat, and gloves, and betook himself to business, key in hand.

'Let me see, to-day is Thursday,' said he, 'so "Jupiter" will be the word.' He touched the knob on the stand with his foot, and the globe became motionless. A few turns of the disk at the top of the globe brought up the letters of the word 'Jupiter,' and then Sir Peter inserted his key into a cavity between the body and the dot of the middle letter *i*. But at this moment an appalling thing occurred. A Roman candle starting up under the marauder's nose exploded with a deafening bang, the alarum began to ring like mad, and at the same time Sir Peter felt his hand tight imprisoned in a steel loop which clutched him with bruising force.

'Help!' bawled the miserable man, for the clasp hurt him, besides which his hair and eyebrows had been singed by the powder of the Roman candle, and he was frightened out of his wits. 'Help! murder! thieves! Hie, Amy!'

Lady Charmeigh, unable to distinguish the sound of her husband's voice, had jumped out of bed in a panic and run into the passage, where she was uttering piercing shrieks. These, joined to the maddened vociferations of Sir Peter, who was the more scared from being in the dark, as he had upset the candle and could not understand what was happening to him, speedily roused the whole household. There was a stampede of feet down corridors, an opening and shutting of doors, and then presently Sir Peter heard the sharp firm voice of Patty Raggles saying,

'O, it's a burglar caught in your ladyship's new trap. We needn't be afraid of him. Just let me teach him a lesson with this riding-whip. Come along, John, Thomas, Charles, all of you.'

The door of the dressing-room was thrown back and a curious procession filed in—the butler and footmen in shirt-sleeves and trousers, the maids in their smocks and flannel petticoats; behind all, Lady Charmeigh wrapped in a *peignoir*, and trembling. But Patty Raggles, with a quite manly courage, strode in front brandishing one of her mistress's riding-whips. Sir Peter had become silent and sheepish, expecting to be released, and he turned a bewildered countenance towards his servants, forgetting that it was impossible for them to recognise him with his blackened face, to say nothing of the cricket-cap and handkerchief which converted him into a villanous guy. Besides, the noise of the alarum, which continued to ring twice as loud as any telegraph-bell, drowned the sound of his voice, when he piteously ejaculated,

'It's I!'

'You, is it?' answered Patty Raggles roughly; and, to the horror and fury of Sir Peter, the strong-armed wench began belabouring the chubbiest parts of his lower man with terrific slashing cuts. 'There, take that,' she said, 'and that, and that! Now a few on the hands to warm you this cold weather. Ah, you don't like it, I see! well, try another dose on the legs—whish, whish?'

It was in vain that poor fat Sir Peter leaped, danced, yelled, cursed; the louder he roared, the more was the natural sound of his voice altered; and, meanwhile, his gambols were so ludicrous, he was evidently suffering such exquisite pain from his whipping, that

the spectators could not forbear to laugh. Lady Charmeigh, whose risible faculties were easily stirred, was the first to set the example, and though she said, 'Enough, Patty, enough,' she could not check her tittering. The servants, emboldened by her conduct, fairly guffawed to see a rogue, as they imagined, get his full deserts, and so the comedy might have continued some time longer, had not Dick Lyster suddenly appeared on the scene in a dressing-gown, and exclaimed,

'I say, what's all this uproar? Why, it's Sir Peter you are thrashing!'

'Sir Peter!' cried Patty, falling back, and she let the whip drop.

'Sir Peter!' chorused the other servants, in awe-stricken accents.

'Sir Peter!' exclaimed Lady Charmeigh, stupefied, and she advanced as if doubting whether this were not a hoax. 'Why, how come you to be here?' she cried, as soon as she could recognise her lord.

'Loose me from this, will you?' roared the Baronet, ferocious from pain and rage.

'Why, how are you caught?' said Lady Charmeigh. 'Let me see, I don't know if I remember how this catch can be unfastened. Do you, Patty?'

'Yes, my lady; I'll loose Sir Peter,' said Patty, bustling forward. 'And, O sir, I'm so sorry for the whipping I gave yer. I do hope your poor body isn't sore?'

'Out of my sight, you drab!' thundered the Baronet, as soon as he was released. 'Never let me see you again; and all you others clear off this instant. What are you all gaping at?'

Sir Peter was quite wild, and the room was cleared without more ado; but as soon as the

husband and wife were alone together, Lady Charmeigh became grave, and said severely,

'Now will you please explain to me how you came to cause such a scandalous scene?'

'O, bother!' groaned Sir Peter. 'Fetch me some arnica; I feel as if my wrist were coming off. And, O, mercy, look at my hands and legs!'

III.

FROM that hour Sir Peter Charmeigh was a subjugated man. Not that her ladyship made an ungenerous use of her triumph; for she was, indeed, very good-natured in trying to salve the wounds inflicted on her husband's self-esteem, not less than in embrocating those which his limbs had endured. Knowing how painful it must be to him to see in the house servants who had been witnesses of his discomfiture, she dismissed most of them, and would even have found a new situation for Patty Raggles had Sir Peter insisted on it; but he did not, for the wench became meek and hysterical, vowing she was ready to die of grief for having whipped so good a master, and promising to throw herself into a pond if she were discharged. Sir Peter told her to stay and be hanged; and he appeared to be insensible to his wife's blandishments, though she really did all that a loving wife can do to atone for her share in his misadventure. But the story had of course leaked out, and Sir Peter was chaffed by his country friends in a style most galling to the pride of a consequential man. Wherever he went—whether to cover-side, magistrates' meetings, agricultural shows—he was jocosely asked whether Lady Charmeigh's diamonds were safe, and some ill-natured wag had the baseness to send her lady-

ship anonymously a new riding-whip with a facetious inscription on its gold nob. To make matters worse, Sir Peter began to have misgivings that the whole affair of the sham burglary had been planned between Dick Lyster and Patty Raggles on purpose to get him punished and to make him ridiculous. Lady Vilious, Amy's good friend, set this rumour about, and caused much annoyance to Lady Charmeigh by so doing. Her ladyship roundly taxed the Hussar with the imputed freak; but he denied with so much earnestness, word-of-honouring, and so forth, that there was no option but to believe him. However, Lady Charmeigh deemed it good policy to remove her safe out of Sir Peter's sight. It was stowed away in a lumber-room, and the Baronet never made any allusions to it. It was noticed also that his interest in machinery perceptibly declined from this time.

Everything passes, even ran-cour among married couples; and so it befell that, after a few months, the recollection of his trouble grew less intensely bitter in Sir Peter's mind, and matters ran again in their old grooves at Charmeigh Hall. No more burglars were heard of, and Lady Charmeigh, trusting in her good star, fell to thinking that since her diamonds had braved such desperate raids, they must bear charmed lives. But in this she was wrong, and it was her destiny to go through a much more trying experience than the first two which had fallen to her lot.

Spring came, and with it the London season, when the Charmeighs were wont to remove to their town house in Park-lane. The day fixed for their departure was a fine sunny Monday in April; but the sudden illness of one of Sir Peter's uncles obliged

the Baronet to go and spend a few days with the relative, and so Lady Charmeigh went to London alone. Her servants accompanied her, and with them Patty Raggles. Now Patty had been in unaccountably low spirits for some weeks past, and her mistress was very anxious about her. There were times when the girl was almost flighty with a causeless gaiety, and others when she appeared smitten with hypochondria, so sullen was she and peevish. Lady Charmeigh was too good-hearted a little woman not to endeavour with all her might to ascertain the motives for her favourite servant's depression of spirits; and she had ended by eliciting, after some trouble, that Patty was in love with one of the footmen who had been discharged after the affair with Sir Peter. This man, said Patty, had thoughts of emigrating to America, and she wanted to go with him, though the idea of expatriation made her wretched. There were perhaps other causes for her sadness which she did not mention; anyhow, on the evening of her arrival in London, while Lady Charmeigh was sitting in her boudoir after dinner, Patty startled her mistress by saying that she meant to leave her situation in three days. Her manner was agitated, and she seemed ready to cry; but she did not actually shed tears, only whimpered.

'Well, but, Patty, this is surely a foolish resolution. Why does not Charles Brown stay in England? I told you he should have money until he had procured himself a new situation.'

'It's all of no use, my lady. He wants to go to America to better himself. He's not the sort to be a footman, my lady; such work isn't good enough for him.'

'But he may go farther to

fare worse—you should tell him that; and in any case, you, Patty, ought not to leave this country until you are sure of finding a home elsewhere.'

'I can't let Charles go alone, my lady; he would be taking up with some other girl if I did.'

'I am afraid you will regret acting with this precipitation.'

'Perhaps I shall, my lady; but it can't be helped. What I'm most sorry for is the leaving you.' Hereupon Patty Raggles burst out crying in earnest.

Lady Charmeigh could not see laughter without laughing, nor tears without weeping; so when her maid had left the room she sat down to have a good cry, all comfortably by herself. This by and by produced a reaction under the form of a desire to go to bed and put disagreeables out of mind. But when her ladyship was undressed the sleepiness wore off, and she felt rather inclined to have a cup of tea and read a novel. So she wrapped herself in her dressing-robe and sat down in a cosy armchair opposite the fire, with an amusing book on her lap. It was then nearly midnight, and Patty, after having set the tea-tray, retired to rest. Presently Lady Charmeigh heard the servants putting the chain to the hall-door, and the house became silent. By this time the amusing book had produced the usual effect, and Lady Charmeigh felt drowsy. She closed her eyes, and sank into an agreeable doze.

This had lasted, perhaps, an hour, when she was abruptly roused by a sensation of somebody being present in the room. She opened her eyes, and to her speechless stupefaction saw two tall men standing before her with crape masks on their faces. To scream was impossible in the hideous terror she felt; she could

only rise to her feet and murmur inarticulately, whilst her eyes were distended to twice their natural size. Her brain swam, and she had a vague idea that she was dreaming; but this thought was soon dispelled.

'Now, ma'am, we're not going to hurt you if you don't make a noise,' said one of the men rather kindly than gruffly. 'If you scream, see this;' and he held up the naked blade of a razor.

'But what do you want?' faltered Lady Charmeigh, who was blanched of all colour, and could hardly speak her words.

'Your jewels, ma'am. Give us your keys. Sit quiet, and we sha'n't touch you.'

'Never!' cried Lady Charmeigh, with the courage of the desperate. 'You are wicked men. You may kill me if you like; but, O, help, O!'

As she opened her mouth to cry, one of the men brusquely encircled her with his arms and held her tight, while the other pressed a handkerchief over her mouth and nostrils. There was chloroform on the handkerchief, and so much of it that Lady Charmeigh gasped. For a few seconds she attempted to struggle; but then her limbs relaxed, she drew a deep breath, and sank back unconscious. Her aggressors gently deposited her on the floor.

When Lady Charmeigh came to herself, after an interval of time which she could not reckon, she found she had been robbed of every valuable she possessed. The Charmeigh diamonds were gone to the last one; the very rings on her fingers had been taken; her money, her watch, the silver-gilt mountings of her dressing-case—all had disappeared. The plunder carried off was immense, and the burglary had been managed in the most orderly fashion. The house

was as tranquil as if no deed of evil had been perpetrated there.

It remained tranquil, for Lady Charmeigh made no outcries. Oddly enough, her first sensation on coming to herself was not one of terror. The burglars had not hurt her, and were little likely to do so now that they were gone. As soon as the perception of realities forced itself upon her mind, as soon as she could grasp the extent of her enormous loss, and speculate as to what Sir Peter would think of it, Lady Charmeigh felt, above all, indignation at having been outwitted, and a burning desire to be even with her plunderers. She asked herself who these rascals could be; and straight her thoughts flew to the suspicion that Patty must have had some hand in abetting them.

Why she thought this it would have been difficult for her to say at first, but once the suspicion had shaped itself in her mind, a hundred small side facts came to confirm it. To begin with, Patty's invariably officious zeal about the safety of the jewels; then her recent low spirits and wayward manners; and, again, her connection with that discharged footman, Charles Brown. It somehow seemed to Lady Charmeigh that before fainting she had had time to recognise Charles Brown in one of the two burglars. If this were the case, then, possibly, Patty and Charles had been confederates in the first burglary, and Patty's holiday had only been taken so that she might be out of the range of suspicion when the crime was perpetrated. All this was horribly black, but Lady Charmeigh's eyes seemed to see clear into many things now.

There is in some of those little women who are habitually frivolous a surprising fund of latent

strength. It is not often brought into play; but when needed, it supplies an electrical courage and a large amount of cool craft. It struck Lady Charmeigh by intuition, that if she wanted to recover her diamonds (and she did, with a vengeance), she must make no noise, but simply have Patty watched. She must also begin by practising some deep dissimulation. Accordingly, she neither rang bells nor summoned men-servants—whose fidelity she could little trust—but she took her bedchamber candle and went quietly to Patty's room. For a moment she feared that the girl might have fled with the plunderers and their booty; but no, Patty was in bed, and pretending to be asleep. A lame pretence at best, for there was a candle burning on the chimneypiece, and Patty was but partially undressed—two damning circumstances. Lady Charmeigh, however, took notes with her eyes only, and said nothing to excite alarm.

'Look here, Patty,' she began, with forced calmness; 'don't be frightened at what I am going to say; but there has been a burglary here.'

'A burglary! O my lady!' exclaimed Patty Raggles, with well-feigned terror.

'Hush! don't scream, don't say anything; but listen—we must keep our presence of mind.'

Lady Charmeigh proceeded to narrate the incidents of the outrage, her maid listening the while with haggard eyes and a nervous tremor in all her limbs.

'Well, I repeat, we must make no noise,' concluded Lady Charmeigh quietly; 'if we do we may raise some alarm, and destroy all my chances of recovering the jewels. Only, as soon as daylight comes and you can leave the house without suspicion, you must

go to Scotland-yard and give private information to the police. It is not necessary that I should go with you.'

'Very well, my lady,' said Patty, and Lady Charmeigh distinctly saw a light shoot through her eyes. 'O, O, my lady,' added she suddenly, 'what fears you must have been in! Are you sure you are not hurt?'

'No. Never mind me,' said Lady Charmeigh composedly. 'Try to go to sleep; I am going back to my room. It still wants two or three hours to morning.' Saying this, she went.

She had admirably played her part, and Patty suspected nothing. But the girl's duplicity and wickedness almost sickened her mistress. 'When the wretched creature goes out she won't go to Scotland-yard, I know,' soliloquised Lady Charmeigh. 'She will run to join that man Charles, and then leave the country; but I will have her followed.'

The night wore on wearily enough, but Lady Charmeigh was ready dressed and equipped when Patty appeared before her at eight o'clock, and said she was going to execute her errand. Lady Charmeigh dismissed the girl with a recommendation to return quickly; but as soon as ever Patty was out of the house her ladyship put on her bonnet and went after her. She had to hide herself under the porticos of houses more than once to escape observation, in case the runaway should look round; but she soon had the satisfaction of seeing Patty take a cab. A hansom passed immediately afterwards, and Lady Charmeigh hailed it. A policeman was standing near a lamp-post, and she beckoned to him.

'Here, jump into this cab with me, if you please. I want you to join me in giving chase to some burglars, the worst the world has

ever seen. O, you have no idea what people they are !

Two hours later Lady Charmeigh had recovered possession of all her diamonds. The case was

never mentioned in the papers, for Sir Peter and his wife were willing to hush up the matter. The plunder was all found in a house rented by Charles Brown, who, instead of being prosecuted,



received money to go to America along with Patty. All this was very wrong, compounding of a felony, and so forth ; but as Sir Peter remarked, ' There has been too much fuss already about these Charmeigh diamonds.'

He had the grace to add, though—and this was Lady Charmeigh's best reward—

' A woman who can recover her diamonds as my wife did deserves to have them. Her wits are the best patent safes I know of.'

HOW WE TRIED TIGER-SHOOTING.

THE numerous accidents which have happened of late years amongst tiger-slayers have convinced people that the sport not only is a dangerous one, but that the presence of an experienced hunter amongst the party is essential. In the days I speak of no such theory existed. We considered that we had nothing more to do than to walk up (elephants were *beneath* us) and shoot the beast 'bang in the head,' and then have him carried home in triumph to our tents. Our party (consisting of myself and two other young subalterns) thought so, and we started to do so.

Forty-five minutes by train, and a stiff walk of two hours, brought us to our tents.

The ground had not been hunted for years, and was situated in the centre of the Bhore ghauts. The spot selected for our first encampment was a solitary village shut in on every side by towering mountains, clothed with impenetrable 'covers.' Our shikarees (native hunters) told us that these mountains were full of tigers, bisons, bears, panthers, and every conceivable kind of game. As we sat listening round the camp-fire that night, there was not one amongst us who did not feel certain in his own heart that the morrow would see him fairly on the road to fame. In this state of excitement if we slept at all it was certainly due to the effects of the brandy-punch, in which we duly drank 'Success to our first trip!'

Behold us, then, the following morning *fully equipped*, in our

own estimation, for the hunt. As far as I remember at this distance of time, we had six rifles and one gun between us, borrowed from every quarter, and each of a different 'bore.' One of mine was a single-barrelled 'Jacob,' the lock of which possessed the unhappy knack of working when not required.

We had been told that pebbles were very useful in the mouth to allay thirst; so, determined to be practical, we put three each in our pockets, and dispensed with two out of three chaguls (water-bags), and thus we started. Overladen with useless ammunition, puffed up with a kind of *va victis* feeling, and wearing ill-fitting and inferior boots, a queer party we must have looked.

A tigress had killed a pig overnight, and we felt that such an outrage must be quickly revenged. Up hill and down dale, slipping, sliding, jumping, running, we went for about two hours, during which time we had ejected our pebbles, and the water-bag was empty. However, we eventually reached our station, a bare little hill with a slope; at the bottom a small ravine about six or seven feet wide, and as many deep; and beyond that the hill-side, along which the tigress was to be driven. We seated ourselves in a row on the barest spot we could find, lest anything should divert our aim, and solemnly agreed that nothing should induce us to fire until the animal had jumped the ravine. The drive commenced, and we had not long to wait. Trotting

calmly along the hill-side straight towards us came the tigress. On the other side of the ravine, and about 150 yards from it, was one solitary bush; all the rest of the hill-side was short grass. At about 200 yards the tigress of course viewed us, and stopped for a minute to look about. The excitement was intense. We had never contemplated what we were to do in such an emergency, and we consequently all acted independently, and poured in a volley. The tigress now rushed into the bush, and we, without knowing why, opened a running fire upon it. This could not last long, and some stray shot having roused the animal, she left her cover and charged straight for us. Never shall I forget the scene that followed. We, perfectly convinced that now was the time, seized our guns, and ran helter-skelter to meet the tigress, and fired at her promiscuously. Our shikarees and gun-bearers yelled to us from behind to stop, the tigress roared in front, and the men who had driven her out scuttled in every direction. In this manner we arrived on our side of the ravine, and the tigress on hers, when luckily two stray shots disabled her, and sent her headlong and helpless into it. We now discovered that our only loaded piece was the old 'Jacob'; and after three unsuccessful efforts the handle condescended to come down, and make our first tiger an accomplished fact.

The turmoil over, we congratulated and complimented each other on the coolness and bravery we had displayed, and returned in triumph to our tents. I may mention that on attempting to fire our spare guns three of them were found loaded with bullets only.

The talk at the camp-fire that night was 'tall' indeed. We had become great and mighty hunters,

in truth. Our shortcomings were glossed over as every-day occurrences, while every lucky shot was enlarged to the utmost. We were considerably startled when our men (who were really good hunters) positively refused to sanction any repetition of that day's reckless sport, as they did not intend to risk their lives unarmed. However, we considered they were bound to risk their own lives to show us sport for their pay (viz. four annas, or sixpence, a day).

Early next morning we received news that two tigers were sitting under some trees well up in the gorge in the ghauts; and we positively made arrangements what we should do with them when they should be brought in that evening.

The road was difficult and steep, and finding there was no available place at the south end of the ravine, we went round and seated ourselves on the top of a bank, commanding the path by which the tigers were said to be in the habit of coming and going.

The beaters had directions to drive the game towards us. After a false alarm or two, we saw the tall reeds of the cover violently agitated, and in a moment out sprang our two friends. When within twenty or thirty yards they perceived us, and immediately sprang into cover towards us. Now although they were so near us—for we could see their approach by the occasional shiver of the grass reeds—yet so stealthy were their movements and so close did they squat, that we could not catch sight of them. At last I saw the head of one rise slowly up; but before I could point it out to my companions the brute had retired. We now threw stones down into the cover and fired random shots, but for some time without success.

At length with a kind of deep growl one tiger jumped into a watercourse immediately underneath us, disappearing as quickly. I saluted him with a ball through the loins as he sprang past my post, which he acknowledged with an angry roar. Both my companions also fired, and the one who had a clear range greeted his arrival with sundry balls in divers parts of his body, which made him roar out continuously; he then disappeared in a large jungle on our right rear.

Had we followed, it would have been a case of hands and knees, as the ascent was both steep and slippery; so we reluctantly gave up all pursuit of No. 1 for the present, and turned our attention to No. 2. This animal still kept close in the cover, and although we rolled large stones down into every part of it, yet there was no getting him out. We now resolved to shift our ground, and crossing the watercourse ten or fifteen yards beyond, we scrambled up the opposite bank, where our beaters met us. I had scarcely planted my feet on the opposite bank, when with a mighty roar out sprang No. 2 from the cover, and scuttled down the watercourse at the top of his speed. Then followed a scene which defies description. Excited almost to madness at seeing the game so close, I seized my guns one after the other, and commenced snipe-shooting at the flying brute. My companions were cooler; but still when the tiger had disappeared we found that not one of us had a loaded barrel. We saw him fall twice on his way down the stream, so we felt certain he was wounded.

Our next step was to advance along the top of the bank till we got down to the cover whence the tiger originally came. From this elevated situation we could

see our friend No. 2 had taken refuge in the watercourse at the end of the ravine under a shady bush, and we fired some random shots to try and dislodge him, but without success. A consultation, solemn and, on the part of the natives, stormy, followed our failure. We none of us liked the look of the jungle, yet we knew we should have to force a passage through it, as the only way of getting the tiger. Finally we settled to form a wedge-shaped procession, putting ourselves at the head, and thus advance on the foe. To work we went, and, howling and yelling as if for bare life, we advanced on the bush, getting tolerably torn in the process. The tiger let us come within four or five yards of him, when up he sprang, and galloped through the long reed cover to his original den, without even giving us the chance of a shot at him. We now divided our party; one of us with the beaters went round to the south of the jungle, while I with one companion and our gun-bearers took up an opposite position. At it we went again, the beaters' yells this time getting a little fainter, as these gallant gentry, although they were ready enough to reproach us with cowardice for refusing to come down and beat the ravine, by no means felt comfortable, and it was quite laughable to see each one in succession trying to bolt. No. 2 was getting sulky, and held close for some time; at last he came away with a rush, passing about twenty yards to my front, but edging away to the right. Both my companions hit him on the shoulder, but I did not get a shot at all; the brute then turned to charge our party, when a shot caught him across the loins, and crippled him sufficiently to induce him to alter his mind, and, relinquishing all warlike movements,

he crawled away into the thick jungle. We now joined our forces, and all together commenced to beat down the hill, where the jungle, being very thick and close, and the ground covered with creepers, rendered walking most difficult. We had slowly advanced about half-way through, when a beater called out that we had passed the tiger. We all retraced our steps, and examined what at first sight appeared to be a yellow mass. No. 2's tail, however, put the doubt to flight, and the triumphant shikaree looked round on his would-be doubters. His triumph was shortlived, however, for on looking round he perceived one of my companions on his knees about to fire. He threw down his gun, and, turning a somersault over the nearest bush, bolted as hard as he could possibly go. The effect of the shot was wonderful. The first roar was quite enough for the beaters and shikarees, who, throwing down guns, sticks, clothes, in their flight, all bolted, with the exception of two men, who might as well have followed their comrades for all the use they were to us. We were thus left alone to face the brute, with only a rifle apiece. My companion, who fired, remained in the same position for a minute or so, and catching sight of the tiger's shoulder as he came round the tree and downhill towards us, fired his last ball and brought the brute down on his side, but he instantly rose and began staggering down the hill.

The tiger now advanced straight upon me, but on account of the thick jungle we could only catch occasional glances of him as he reeled along. As his shoulder came broadside towards one of my companions he fired. Unfortunately, however, his right barrel missed fire, but the bullet

from the left caught the tiger on the elbow-bone and floored him. Up he got again, however, and bestowing a look of rage and pain on his paw, which he held up for the purpose, he gave a howl which I shall not forget in a hurry, and continued his staggering course towards us. He was now about four yards in front of us, with his chest exposed. I immediately deposited a ball in it, and the brute fell, but rose almost instantly; I fired again immediately, and again the tiger came down, but still again he rose! I came to the conclusion that the beast was not born to be killed. All this passed in about a couple of minutes, which appeared hours to us, and when he came up quite close we had only empty barrels and no means of loading. I turned round in hope of finding a gun, but tripped and fell almost immediately. The last shikaree's wits escaped with our last shot; he stumbled with a spear he had in his hand, and ran it through the leg of one of my companions, bringing him to the ground as if he had been shot. I had hardly been down half a minute when the tiger seized me; his teeth rang together like castanets as they met in the fleshy part of my leg. We both rolled over together to the place where my friend had just been brought to the ground by the spear. The tiger, letting go of me, now attacked my friend, whose arm and knee he bit and tore severely. Although close together we could see nothing of each other, on account of the thick jungle, but I heard a smothered, munching, growling sound, and a torn, bleeding, hatless figure rose from my side and rushed down the hill. I instantly did the same, while our other friend ran up a tree. My wounded companion, more exhausted than I, fell first

in some long grass at the bottom of the slope, and I, managing a few yards more, gained the summit of a small bank, from which I could view the scene of our well-deserved disaster. First and foremost, full in sight and most uncomfortably close, was the tiger, most indisputably 'monarch of all he surveyed,' walking up and down, lashing his tail and roaring hideously. Perched on the top of a slender tree was one of my friends, exchanging looks with the tiger. Suddenly the branch broke, and down he came within three yards of the savage beast. He ran quickly up-hill to where I was, and fortunately the brute was too much exhausted to attempt to follow him. Here we were within twenty yards of this brute of a tiger, who had eaten all our bullets, and still would not die. The beaters now suddenly reappeared, and stated that one of their number was up in a tree, under which the tiger was now sitting, and that he had a loaded gun with him. Too much wounded to move away, the tiger deliberately watched his victim. At last the man, bringing his rifle down to within a foot of the tiger's head, fired, and—missed! The infuriated beast reared himself up against the tree, and, glaring at the man as only a tiger can glare, gave a terrific roar, and suddenly man and rifle came thumping down the tree! The tiger bit a piece out of his side and left him, and he rolled down the hill. His companions, who had been silent and helpless spectators, now raised a shout and rushed to his rescue, picked him up, and hurried away with him to his village. They would have left us to our fate if my friend and I had not each seized two men, and

calling our shikarees insisted on their remaining to help us to move our wounded comrade. Our position now was remarkably pleasant; two out of three of us were wounded, one of whom was quite insensible. It was nearly dark and there was no moon, and that fiend of a tiger was still walking up and down within fifty yards of us, making night hideous with his roaring. Our companion was severely bitten and mangled in the left arm and leg, and utterly helpless. We cut down a sapling, and improvised a temporary hammock in which to convey him to our camp, and it took every available man to carry him. I shuffled along with the help of a stick, and so we started on that weary eight-mile night march over the ghaut to our tents.

Medical assistance having been sent for our wounds were attended to next day, and we were conveyed crippled and disheartened into the station we had left rejoicing only five days previously; disgusted at the sudden termination to our leave, but thankful for our wonderful escape, and all three determined to hunt tigers whenever and wherever we could find them. My comrade had to leave the service, as his wounds rendered him permanently inefficient. As for me, some months on a sick-bed gave me plenty of time to meditate on tigers, and the proper method of hunting them. I have killed many since then, but have never forgotten the lessons I was forced to learn that day, when I got my first, and I sincerely trust my last, tiger-bite. No one could be induced to enter the ravine which was the scene of our disaster for three weeks. When they did the tiger was found dead, and rotting on the field of battle.

CLUB CAMEOS.

俱.步.舞.

It has never been my wish to pose in that favourite attitude of the old man, the *laudator temporis acti*. Whatever good points the Past possessed, no sane person can but admit that in a comparison with the Present it appears at a disadvantage. The strides that progress has made within the last two generations have been enormous. We have erased from our statute-book the terrible punishments which were freely awarded to the pettiest offender against the law. We have substituted legitimate recruiting for the severities of the press-gang. Education has been brought, like the morning's milk, to every man's door. Birth and incapacity are no longer the sole qualifications which command high office. Coarse oaths and heavy potations are not now the distinctive characteristics of the fine gentleman. We wipe out insults not by running our adversary through with our sword, but by 'running him in' through our solicitor. Our pleasures are more refined, our tone of thought higher, our vices more veiled, than in former days. Yet there is one point where, it seems to me, the Past can somewhat lord it over the Present—men rode then better to hounds.

Two causes have led, I think, to our inferiority in this respect. At the present day the breed of horses, owing to early racing and everything being sacrificed to speed, has deteriorated; the old-fashioned hunter of my youth, temperate with hounds, clever at his fences, and up to fifteen

or sixteen stone, can now only be obtained at the cost of a respectable annuity. It is no exaggeration to say that a sound weight-carrying hunter, which forty or fifty years ago could be bought for some eighty guineas, would now command from three to five hundred guineas. Men, therefore, whose flesh is more solid than their purses (and after thirty light weights are the exception), and who do not like to abandon hunting, ride inferior cattle, and consequently follow the hounds with a prudence which is utterly incompatible with true sport. Again, where the first cause cannot be attributed, the second cause often comes into play. We are living in an age of intense competition and of incessant excitement, which put a terrible strain on our nervous system. We telegraph instead of write, we travel express, we amass wealth with a rapidity unheard of in the old days of commerce, we do everything at high pressure, and hence quiet and repose are anodynes of which we know less each year we grow older. Among the most common of the maladies which the modern physician has to contend against are diseases of the nervous system. Paralysis, insomnia, and insanity meet us everywhere—ills of the flesh which in the days when steam and electricity were undiscovered were comparatively seldom heard of.

I am not hinting that because as a nation we are more nervous we are less courageous

than our forefathers. Should the occasion ever arise when it was necessary to make a call upon English pluck and to put faith in the manliness of old England, the response would, I am sure, be as loyal and as eager as ever. But there is a difference between the exercise of courage when required for grave and urgent cir-

cumstances, and the display of pluck when mere pleasure and amusement are at stake. Let any one who cavils at these remarks watch the conduct of the next field he finds himself with. He will see men very particular as to their get-up—their hats, their natty ties, their well-cut coats, their spotless leathers, their well-



fitting tops—all that the hatter, the haberdasher, the tailor, the breeches-maker, and the boot-maker can show of superior workmanship. He will see their horses groomed to a turn and eager for the sport, and then—after all this preparation and anticipation—can anything be more pitiable, when the most abject of fences has to be negotiated, than to watch the rush of cavalry towards an open

gate? In a field of a hundred and fifty how few ride, as in the days of old, straight to hounds, taking everything in their flight, and from find to finish never allowing the distance to increase between them and the pack!

Who at the present day will have most followers, he who is 'a nailer' across country, or he who has a perfect knowledge of the local geography, who knows

instinctively the course the fox will take, who declines to jump the slightest obstacle, but who is acquainted with every gate, gap, and bridle-path which will eventually bring him up with the hounds? Still if many of our modern 'sportsmen' funk their fences they regain their courage by the time they have dressed for dinner. To listen, whilst the decanters are making their pleasant rounds, to some of these loquacious 'pursuers' would render the redoubtable Assheton Smith himself, were he credulous, wild with envy. O, the brooks that were cleared, the post and rails that were leaped, the bullfinches that were gone through, the doubles that were so cleverly taken, and—O, the lies that were told! If our young Nimrods could only ride as well in reality as they do in imagination, they would be the finest cavalry in the world. Without disparagement to the pluck of the present supporters of our noble packs of hounds, I must confess, that in the earlier half of this century hunting was more of a business than the pleasant outdoor gathering it has now become, and that during the run there was more action at the time and less talk of it afterwards—from those who had not been in it. Men hunted because they loved the excitement of the chase—a stiff country only spurring them on to more vigorous efforts—and not because they wished to exhibit the bravery of their costume at the expense of the bravery of themselves. The 'coffee-house' sportsman is a creation of this generation.

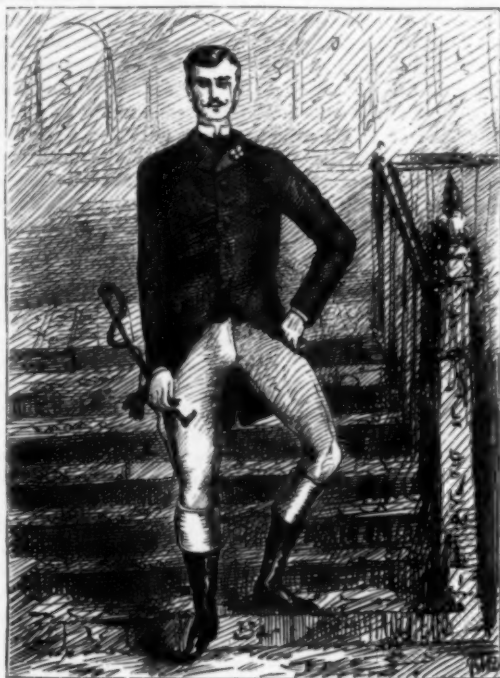
From these disparaging remarks there is one member of the Caravanserai to whom they cannot be applied. Among the 'hard riders of England,' Ashby Folville, the popular master of

the Slottesloe foxhounds—the levellest, most graceful, most powerful pack in the country—holds a prominent place. Bad at his books, he is one of those men who excels in every kind of manly sport. Though now past forty, there are few young men who do not own themselves vanquished by him, where gun or rifle, rod or spear, tennis-ball or cricket-ball, is concerned. Sport is the only atmosphere he breathes or cares to breathe. I know no man to whom an accident which would render him a cripple for life would be more intolerable. Rob him of his enjoyment of physical exercise, and you deprive him of all that makes existence delightful. When he is not hunting he is shooting; when he is neither hunting nor shooting he is salmon fishing, sculling, cricketing, mountaineering, or in some other form getting rid of the superfluous energy with which he is so abundantly blessed. But good man as he is all round, it is to the king of sports that he swears the most ardent attachment. What the meeting of Parliament is to the ambitious legislator, what the first day of term is to the lawyer, what the beginning of the season is to the beauty, is the first Monday in November to the jovial squire of Highbury Abbey.

And small blame to him, as the Irishman says. In the whole round of pleasure is there any excitement more intoxicating, is there any exercise more health-giving both for man and woman, is there any better training for the acquisition of courage, is there any sight more picturesque, than hunting? It is the only innocent pleasure which never falls upon us. The early rising and the anticipation of the day's sport give us an appetite such as all the tumblers of medicinal waters can never

excite. As we ride to cover, Nature, clad in the russet hue of early winter decay—like a woman, Nature never tries to please so much as when her beauty is on the wane—offers us vistas of sylvan scenery, views of down and dell bathed in the morning dews, and studies of clouds which stimulate all that is of the artist

and of the poet within us. Conversation is never so easy and so brisk as when we meet at the covert-side, smoking our last cigar before the business of the day begins, and criticising the mounts of our friends and the fair faces of the women who enliven the scene by their presence. Then the pause of ex-



pectation, and the encouraging pull from our flask, whilst the hounds are drawing the covert; then the deep long-drawn-out note proclaiming a find, the chorus of the pack, and away we follow; our first fence taken, our confidence is restored, and we are ready to hold our own with the wickedest. In the excitement of the run, the light south-west breeze stirring the air around us,

the scent breast high, the pack—how well their spotted sides stand out against the background of the rich greensward!—running really fast, our mount full of heart and go,—at such a supreme moment we know nothing of physical ills, we ignore all the anxieties that have been oppressing us; disease, debt, care, misery, are thrown off with the hounds; and for one

day, at least, the wicked cease to trouble us, and the weary are at rest.

The sport never loses its interest. When gout or rheumatism compels us to exchange the saddle for the phaeton, like the ruined gamester, whose greatest delight it is to hover round the fatal board of green cloth, to watch the fall of the cards, and to speculate as to what colour or number he would back, though he is powerless to stake a farthing, so we are always ready to drive the ladies to the meet, to pass our comments upon the points of the hounds and the horses, to have a friendly chat with the redcoats ere they start, and to see as much of the sport as the line the fox takes and a knowledge of the neighbouring roads will permit. It is true there is another side to the picture. The crashing fall, the gate taken off its hinges, which serves as the impromptu stretcher, the darkened room, the weekly six guineas from the Accidental till we get right again, or it may be that that pension need never be required. In all sports there is a certain amount of danger; but this I will maintain, that when we consider the number of men who ride to hounds, and compare that number with the accidents which occur during a season, few will admit that hunting is the dangerous pastime its enemies allege.

If the noblest study be man, I am sure the noblest specimen of his race is an English gentleman. He is courteous, yet manly, which your foreigner so seldom is; he is proud, yet not haughty—proud with the proper sense of self-respect; he has a large stake in the country, and he is conscious of it; he comes of a line that has been gentle for centuries, and he is not ashamed of the fact. He may be

a profound scholar, or he may have only enough learning to examine the accounts of his steward, to say a few words without breaking down at an agricultural dinner, and to take his seat amongst his brother magistrates without disgracing the bench; but where will you find honour more unsullied, hospitality more generous, and truth more loved for its own sake than in the order to which he belongs? England, in spite of her climate and the diatribes of her critics, is his ideal of all that a country should be. Whatever be the creed he professes, or the political principles to which he adheres, neither his religion nor his party is permitted to interfere with his patriotism. He is an Englishman first—a disciple or politician afterwards.

Asby Folville is no bad type of his class. In tastes and sentiments he is a thorough Englishman. He thinks there is no country like England, for in no country can you spend so much time out of doors. For beauty and wholesome surroundings he thinks his own fair countrywomen are first, and the rest nowhere. When he travels he is amused with the foreigners he comes across, though he never fails to regard them as an inferior race to his own. In his opinion there is no man out of England who can ride or handle a team without coming to grief; no man but an Englishman who has an idea what real sport is; no gentleman like an English gentleman, and no pluck like English pluck. His face and figure are eminently English. Though he rides well-nigh sixteen stone, his height, the broad powerful shoulders, and the mighty limbs take off from the appearance of his bulk, and make him look a lighter weight than he really is. His face, with its healthy complexion, gives signs

of the out-door life he so dearly loves, and were it not for the finely-cut features it would not escape the stigma of coarseness. I suppose he has his cares, yet they must sit lightly on him, for the keenest observer fails to detect worry on that bright open countenance. To watch him cheering on his hounds, to hear his jovial laugh, to listen to his simple honest chat, are all as good as change of air to the bilious and the acrid. Yet that well-shaped mouth of his can give tongue to pretty vigorous expressions should a young farmer head the fox, or ride over a favourite hound. If a man be heir to a good name, if his fortune be ample, if his health be sound, and if he have brains enough to carry him through his ordinary duties, but not brains enough to make him ambitious and discontented, life, let the moralist preach as he may, is to such a one full of enjoyment from find to finish.

The possessor of one of the finest seats in the country, most happily married, rich, well-born, the squire of Highthorpe Abbey has little cause to grumble at his lot. Genial, generous, hospitable, he is the first M.F.H. who has hunted his country to the satisfaction of its neighbourhood. Before he took over the Slottesloe hounds, incessant were the squabbles in the district; master after master succeeded to the command of the pack, yet always came to loggerheads with the subscribers; the farmers wired their fences, and breathed threatenings and slaughter against all who dared to ride over their land; petty spites were at work, and permission was often refused for neighbouring coverts to be drawn; the pack deteriorated; foxes were plenty, yet no sport could be got; and at last the question of

selling the hounds was seriously discussed. At this juncture Ashby Folville stepped in. He had just succeeded to the paternal estates, and to a father who was as fond of chemistry as the son was of sport. He agreed to take over the hounds. He took a pleasure in their working and management, and he would pay keepers, stoppers, damage, everything, himself. Need we say so liberal an offer was gladly accepted? Young, wealthy, and known to be a venturesome rider, the country soon rallied round him. What was denied to crabbed elderly men was granted to him. Neighbouring landowners sank their jealousies; the farmers were won over, and became the most ardent of the supporters of the hunt; gorse covers, where the woodlands were deficient, were judiciously planted. At the end of some four years the number of hounds on the books reached forty couples, boasting some of the best blood from the finest kennels in the kingdom.

Slowly but steadily the fame of the pack increased. Hunting-boxes in the neighbourhood were let at double their former rents. A large joint-stock hotel, with the most extensive stabling, was erected at Highthorpe. Men came down from London with their hcrees to hunt with the Slottesloe, as they went into the shires to follow the Pytchley or the Quorn. The name of 'the squire' became as a household word in the sporting circles of the country. It was known that he was no dandy master of hounds, with no more idea of the points of a foxhound than an otter has of flying, and that he did not leave all the work to his whips, as certain 'governors' of yachts leave all the work to their 'captains.' Mounted on his powerful brown horse, it must indeed be a quick thing which

fails to see him close up at the finish. In spite of every obstacle that falls in his way to negotiate, he can tell you the name of every hound that was leading during any part of the run; he has an eye for country such as few cavalry officers possess; his ear, never at fault, tells him in an instant the course his hounds are taking, and when sound is useless as a guide, he seems to have an instinctive knowledge of all the turns and dodges the fox is up to. It is not therefore surprising that when its master shows such sport 'the Slottlesloe' should be a great favourite with all who can and dare ride, and that the right to wear the uniform of the hunt (olive green with buff facings) should be much coveted.

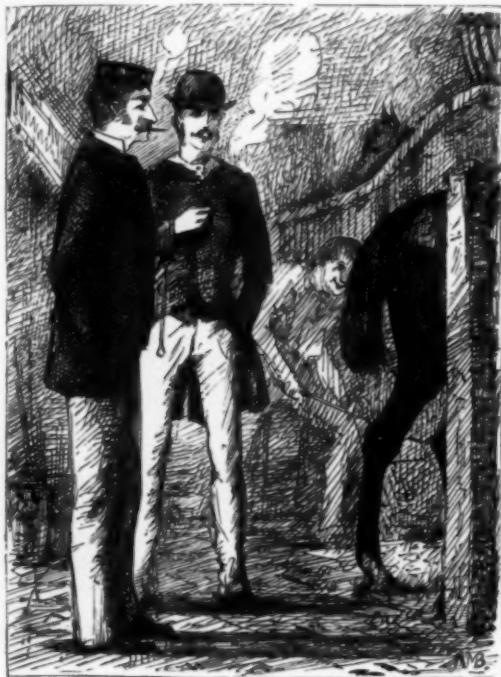
Every November finds me invariably a guest at Highthorpe Abbey. Both the squire and his charming wife know the art of hospitality to perfection. As a rule, most country houses are very enjoyable from the hour of dinner to the end of the evening—pleasant people, well-bred, well-dressed, a good table, the produce of favourite bins, chat, music, billiards, whist, and the wind up in the smoking-room, form a combination of delights which cannot but please even the most difficult. But it is the early part of the day which is such a trial at many country houses. Can there be anything more depressing than that awful meal of breakfast at several houses? It is served punctually at half-past nine, and your host regards it as a slight upon himself if you do not put in an appearance. You have sat up late, you are nervous, you are irritable, you have no appetite, you want to have your cup of tea and bread-and-butter in bed, and wait till your letters arrive. And then you are bound to talk and be

agreeable, and take an interest in the children, and be as lively as if you were at dinner. There is no meet anywhere in the neighbourhood that day, and perhaps the weather does not tempt you to go out shooting. People have been invited without any regard to each other's tastes and habits. You think one man looks like an actor and that you will have some fun, and you find he is a missionary. You essay to get up a flirtation with a pretty girl, and she will have none of it, but bores you with questions upon scientific subjects of which you have never heard. The few pleasant people in the house are always in their rooms writing letters. You think you will have a game of billiards, but the only man who can play got up at seven in the morning to ride twenty miles to cover. You wander into the library, but there are no modern novels, and you care for no other kind of literature. The host is engaged his own way; the hostess is engaged hers; girls you would like to know have formed themselves into little groups, and you fear to intrude. And you end by mooning down to the stable with one or two friends equally bored with yourself, to smoke.

Some people think when once they have invited you to stay with them, they have done all that is required, and you must amuse yourself as you best can. To make country-house life agreeable to most men, you ought to be able to afford either excellent sport, when a man will accommodate himself to dull society and indifferent cooking, or if the sport that you can offer be only moderate, your house should be filled with pleasant people, and your *chef*, like Cæsar's wife, beyond reproach. At Highthorpe Abbey the visitor has little cause to grumble. The house is always full during the winter with charm-

ing married women, pretty girls, amusing men, and with one or two celebrities in art and literature to give a tone to the conversation at dinner and to assist the ladies in their sketches. If you feel lazy after the severities of the past week, you tell the comely Hebe who brings you your morning cup of tea that you are not going

down to breakfast, and accordingly a fire is lit in your room, your *déjeuner* is served up-stairs, and, being in the bachelors' wing, you can smoke, write your letters, or read the country papers without intrusion—you are left to yourself. If you have given no orders about your horse, or do not make one of the shooting party, or are not seen



about the place, it is wisely concluded that you wish to be alone. If you do not appear at luncheon it is supposed that you are poorly, and then kindly inquiries are made after you.

A strong bond of union exists between the host and his visitors. Everybody in the house rides, and is devoted to hunting. The Squire hunts his own hounds four days a week, and you are within an easy

ride to cover of the Brookby Holt harriers and the Revesby and Hawthorne fox-hounds. If the visitor at Highthorpe be a glutton, he can hunt his six days a week, so far as hounds are concerned. Everything is redolent of the pleasures of the chase. At every turn of the corridors of the old house you come across valets, either taking to, or bringing from, their masters tops, leathers, and

pink or black coats. The end of your chamber's bell-rope is ornamented with a fox's brush, your inkstand is a fox's head, and the handle of your paper-cutter a fox's pad. Over your mantel-piece, side by side with the cards that tell you of the arrival and departure of the London trains and the hour when the post goes out, is a list of the meets

of the Slottesloe and of the neighbouring packs. When you go down to breakfast (no formal long table, but little tables scattered about the room, at which you can be as sulky or as sociable as you please) you see ladies in their habits—the cut and fit plainly suggestive of hard riding—and the men in all their bravery of pink, or



in Melton coats and gorgeous waistcoats. Talk to them of Patti *la Diva* or of Thalberg *la petite*, yet to most of them there is no music like the deep-throated chorus of the pack, or even of the tramp of the hoofs of the horses as they are brought round.

Yet, enthusiastic as all the inmates of Highthorpe are about hunting—if you do not hunt you will be about as cheerful there as a

salmon on a gravel walk—it is the rule of the house that during dinner all hunting topics are to be strictly tabooed. As you take your tea in the library with the ladies before going to dress, you may talk about the run and the fences you took or the 'croppers' you came as much as you please; you may resume the subject when you adjourn to the smoking-room; but during dinner, and for a couple of

hours afterwards, you are not to pose as the one-idea'd man, whose powers of conversation are limited entirely to the subject of fox-hunting. It is a most excellent rule, and, when one remembers the mendacity and monotony that so frequently characterise this kind of talk, one well worthy of adoption. It does not follow that because a man is fond of hunting he is necessarily incapable of anything better. Some of the most distinguished men on the bench, in the senate, the camp, the studio, in literature and in science, have been enrolled in the ranks of the hard riders of England. Nor, on the other hand, is it a natural consequence that because a man runs down hunting is he either intellectual or humane. One of the dullest and savagest of critics that it has ever been my misfortune to meet is as sentimental as a schoolgirl over 'the poor fox;' but give him a book to review or a picture to criticise, and where is his charity, his tenderness, or his humanity? It has been expended upon the sufferings of hunted vermin, and is exhausted when he has to deal with his fellow-creatures. Ah, my bilious friend, take a few lessons in riding—even have a day with the Old Surrey—and your invigorated system will soon teach you that all who differ from you are neither so utterly in the wrong nor so hopelessly idiotic as your jaundiced imagination conceives.

Shortly after his arrival at Highthorpe, one of the first duties that the visitor—if he belong to what is ironically called the sterner sex—has to perform is to inspect the kennels and the stables. Skirting the nobly timbered park, over the racecourse, situated in the hollow, where the Hunters' Stakes are run for in due season, and pausing occasionally to watch the red and

fallow deer feeding beneath the beech-trees, clothed in all the golden glories of their russet garb, our destination is soon reached. The kennels and stables at Highthorpe are a splendid range of buildings, erected at an enormous cost by the Squire, and freely supplied with water pumped up by steam to an elevation which commands the whole of the buildings. The huntsman's house is close to the kennels; and many a vicar is worse lodged. After a rigid inspection of the dog-pack and the 'ladies'—it is best not to hazard a criticism if you are a duffer, for there are few better judges of the points of a hound than Ashby Folville—brought out on the award for your express benefit, and having had the young hounds drafted out for special examination, you are nothing loth—for perhaps you have been nervous as to the calves of your legs—to be taken over the stables. The stable-yard consists of an immense square. On one side is a covered riding-school; on the opposite side is a magnificent range of loose boxes; on the third side is an equally magnificent range of stalls; whilst on the fourth side are the boiling-houses, meal-stores, and feeding chambers. Men are never shy when invited to Highthorpe about asking leave to bring down their horses, for room can always be obtained for them; whilst, on the other hand, men who have no horses can easily be accommodated with nags; for the Squire's stud is an extensive one. 'If you can ride I can mount you,' says Folville to the young men who come down from the University to spend their Christmastide with him. However, he would not give his dearest friend leave to lay his legs over certain valuable animals at the north end of the stable, which constitute the

Squire's own lot. When a man pays from three to seven hundred guineas for his hunters he is justified in being selfish.

When a frost sets in, or during a couple of months in the season (chiefly spent at Lord's), the Squire turns up frequently at the Caravanserai, preferring the gaiety of that establishment to the sedateness of Boodle's. He knows everybody worth knowing in the club; and we to whom he has been civil in the country do our best to return his hospitality. When Mrs. Folville gives a dance, and though she is not a fashionable dame as the London world counts fashion, we of the club take care to send her a strong contingency from our best waltzing division, so that there shall be no lack of good

partners. Her little people are always being taken to the play; indeed the governess has remonstrated more than once, as these attentions, she says, interfere with the studies of her charges. When her boys get an *ezeat*, and none of the family are in town, there are always plenty of us glad to receive the lads, and to send them on their way rejoicing with a good tip. As for me—my age justifies such conduct—I am always charmed if I can act as Mrs. Folville's escort, or in any way show my appreciation of the hospitality and kindness it has been my good fortune, winter after winter, to receive at that pleasantest of country houses—Highthorpe Abbey.

WOMEN'S TOYS.

WHEN a chord in the harp is broken,
Though the others their music retain,
It hangs unstrung, and shall ne'er respond
To the player's touch again.

Long since, in my early manhood,
Full of promise, of hope and joy,
My heart's best string was broken,
When a woman crushed her toy.

My life yet runs as calmly,
But that one chord is dumb;
And however rudely they strike it,
No answering echoes come.

C. T. C.

MRS. LANCASTER'S RIVAL.

BY THE AUTHOR OF 'A FRENCH HEIRESS IN HER OWN CHATEAU.'

CHAPTER I.

ON THE BANKS OF THE MORA.

THERE is a broad river in the West, which from its source among the moors flows down between banks of dark granite rock and chestnut wood, with a wide curving bend now and then, where a rushy meadow comes down and pushes itself out into the stream, but keeping throughout its steady stately course to the sea. Other rivers flow into it, and at the salmon weir, where the rocks draw near and hang over it, and the water above the weir lies in dark still shadowy pools, that below rises and falls with the tide, so far inland does the strong salt-water make its way. But still for miles the river flows down between varied banks of meadow and rock and wood, with low gray cottages peeping out among the green, and here and there a great house high up above, its long lawns and flights of steps stretching to the river-side. Then the banks draw back, and the river spreads out broad and strong, with a ripple of small waves on its surface, even in the summer weather, fit to carry great ships; a home for the fishing-boats that lie and rock on its bosom, and for the light little pleasure steamers that pass up and down day after day through more than half the year.

And now the river takes the colours of the sea; it is blue and green and gray as the clouds pass over it, and has left all its brown behind; it goes on, itself part of

the sea, with currents strong enough to turn the ironclads round as they lie there in harbour. One more river joins it, almost as broad and beautiful, and together they flow down past more woods, past houses large and small, past dock-yards and a town, past a crowd of ships and boats, under black batteries that seem strangely out of place in the beautiful mouth of the river; and so on, full of glory and usefulness, to their home in the great fresh blue bay.

There are many rivers in England better known, but none better worth knowing, than the Mora and her sister the Penyr; true rivers of the West, in their grandeur, solemnity, and cheerfulness. They are valued highly enough at Morebay, where they flow together into the sea; but if you wish to know and love them well, St. Denys is the place to learn that lesson.

It is a little stony town, on the opposite bank to Morebay, and three miles inland, standing not far above the rocky point where the Penyr flows into the Mora. From the quays on the river-bank, always alive with fishermen and women and children, who are perhaps more at home on the water than on land, a labyrinth of narrow stone streets or lanes, some of them literally as steep as the roof of a house, go climbing up the side of the hill. They look as if a push given to one of the topmost houses would send them all tumbling and crumbling together down into the water. They are all gray, with here and there

a red-tiled roof; but, of course, in that country, a hundred dashes of bright colour are ready to delight one's eyes and make one quite sure that gray is the best of back-grounds. Walls and roofs are gay with red and yellow stonecrop; any bit of wayside bank is draped with delicate fern; from the window of the most tumbledown house a garland of flowers is hanging out, drooping and trailing over the rugged wall. Fore-street is itself as steep as any street of them all, and has not much more regularity in its shops and houses. Some of the upper ones are modernised, and made as much as possible like those at Morebay or anywhere else; but others have long low dim windows and stone-arched doors, and it needs a little resolution to dive into their dark interiors. The long wagon-roofed church, with its square tower, stands off Fore-street, in a square of its own, with trees and grass. Up above this part of the town there are one or two new-looking roads, with houses standing in their own gardens, all perched crookedly about—for there is scarcely, perhaps, a square yard of level ground in St. Denys. But here, from the brow of the hill, the views are most beautiful, and Miss Northcote could never leave her own door, unless it was pouring with rain, without stopping to look round and be thankful. Yet she had lived at St. Denys all her life. But with some people—and I think one likes them best—familiarity breeds anything but contempt.

That June evening the Mora was gleaming blue, and the distant houses were pink and gold, and the soft deep green of woods and fields seemed to make the picture quite perfect. A little puff of steam on the other side of the river, between her and the soft

hazy distance of the hills, told Miss Northcote that the train was coming, and that she must set off at once to the station. For there was a railway at St. Denys, winding into it from Morebay, crossing the great iron bridge and coming at once into the little station, passing above the roofs and chimneys of a great many of the houses, so much older than itself. Thirty years ago the only way of crossing the river had been by boats, and the old inhabitants were quite satisfied. Now they had a railway and a chain-ferry, and they found themselves none the better for it.

Miss Northcote walked along her own stony lane, and turned into the nearest road leading down to the station. Old General Hawke, of Pensand Castle, drove past in his brougham, and recognising her graceful walk before he overtook her, bent forward and bowed to her politely. He had a high opinion of her, and often pointed her out as a specimen of the best and oldest type of west-country lady. And certainly the General was not wrong in that. Miss Northcote may have been five-and-forty, but her figure had lost none of the lithe upright grace of youth; she had the handsome delicate profile, clear skin, good dark gray eyes, and jet black hair of the best-looking of her country-women.

The General, having got out of his carriage at the station gate, walked a few steps to meet her, and turned back with her to the platform. He was a handsome man still, though near eighty, with a long nose and a long white moustache.

'It is a long time since we met,' said he. 'I ought to have called, but you must forgive me. I seldom go out. I am a prisoner in my house and garden. At my

age one is odious to one's self and everybody else. Don't you think so?

'Not at all,' said Miss Northcote, laughing. 'I quite disagree with you.'

'Thank you: you are very kind, but I feel—ah! I won't talk about my feelings. A more agreeable subject—I am delighted to see you looking so well. I declare you are younger every year. I can't believe in time, when I look at you. Now the girls of the present day—but I am boring you.'

'O, no, I'm much obliged to you,' said Miss Northcote, who had looked away for a moment from her admirer. 'We lose a great many pretty things, General Hawke, when you shut yourself up at Pensand. I thought the train was coming.'

'Not yet, is it? But I'm getting terribly deaf, so Randal tells me. I am very nervous, too—and, by the bye, I am glad I met you. You and I are old friends, are we not? And you will show a little kindness to a young lady I expect by this train. Quite a stranger to you. She was left in my charge by her father, and has been at a school in London; but now it seems that her education is finished, and Randal represented to me that I ought to have her down here. They say her health is not very good; she is lame, poor girl. Something rather odd about her, I think, though not unprepossessing. I hope you will come up to the Castle and see her.'

'I shall be very glad, indeed,' said Miss Northcote, with the slightest shade of hesitation. 'I am expecting somebody, too, by this train. My nephew Dick, from New Zealand.'

'Dick! Hang the fellow! Back already. That's rather a bad sign.

Why, he only went out the other day. It is the way with all these young fellows; they won't stick to anything.'

'Why, he has been gone ten years. Don't you think he has earned a holiday?'

'Ten years! is it possible? But what's that? I was forty years in India, and never dreamed of coming home. Dick ought to be ashamed of himself.'

'I don't think so,' said Miss Northcote. 'I am afraid he will go back again; but he is coming home to see me. It is my wish, as much as his. I can tell you he will be very welcome.'

'No doubt of it,' said the General, shrugging his shoulders. 'You will do your best to spoil him; you always did. But here they are.'

The train glided slowly across the last piers of the bridge, and round the curve into the station. Miss Northcote moved a few steps away from the General, and stood looking at it as it stopped, and the doors began to open. Her mouth and eyes were smiling, but there was a little doubt in her manner, and she did not hurry forward to meet any one. She was not quite sure about a tall strong young man, with a sunburnt face and a brown beard. Could that be the pale, lanky, delicate Dick, who had been sent out with so much anxiety by his grandparents? He did not look at her, but was quite occupied in helping a fellow-passenger out of the carriage; a girl, who seemed more helpless than the usual run of girls, and had to be almost lifted down from the high step. She was followed by a cross-looking middle-aged woman, flushed and tired from her journey; then a maid approached from another part of the train; then General Hawke moved forward and took

the whole party into his possession.

The young lady stood in the centre of the group, looking very pale and grave. She was a mere slip of a girl, with a small thin brown face, and features too thin and pinched to be pretty. She seemed to have fine dark eyes, but the large eyelids and long black lashes drooped over them only added a little melancholy to her whole appearance.

The young man had not quite done with his fellow-travellers. He took off his hat, looking at General Hawke, who had already given him a curious glance or two.

'Do you remember me, sir?' he said to the old man.

'Are you Dick Northcote? Mind your own affairs, sir. Don't you see your aunt?'

'O!'

He turned away, and the next moment was grasping his aunt's hand. She could hardly feel sure about him yet; it was a pleasant puzzle to find out the old Dick in this completely changed face. The bright dark-blue eyes which smiled at her were the same, however, and after the first minute she felt quite at home.

General Hawke hurried his ward and her belongings away to the carriage, without stopping to introduce her to Miss Northcote, and very soon she and her nephew were walking away up the hill.

CHAPTER II.

DICK.

'I SHOULD be sorry to have such a temper as General Hawke's,' said Dick, looking contentedly round at his aunt, who had established her spoilt boy in the pleasantest place by the prettiest window in her drawing-room. From

his low chair there Dick could look over the green slopes and trees which made the upper sides of the Combe. The Penyr was shut out of sight by a rocky bank opposite, running parallel with that on which the houses were built; but there was a long expanse of the Mora to be seen, glowing with deeper and more brilliant colours as the sunset approached. All the water was alive with ships and boats; old men-of-war laid up, steamers gliding swiftly by: the houses and spires of Morebay on the distant shore shone like gold, and the hills beyond stood out faint and clear against the south-east horizon.

Miss Northcote's long old-fashioned room, with its two south windows, was in shadow. She herself sat away from the window, for she cared more to look at Dick just now than at the view, and he was in the fullest light as he sat with his head thrown back and his arm on the sill, quite in his right place and quite happy. She supposed he was not handsome; he never had been that; his face was too square, his nose was far from being classical. But nobody could help liking the thick brown wavy hair that clustered over his low broad forehead, or those good pleasant eyes of his, or could deny that the beard and the sunbrown and the general manliness of his looks made up for the disappointment that his nose and mouth had formerly been to his friends. Miss Northcote belonged to a handsome family, who therefore thought themselves entitled to be critical, and she was very glad indeed to be able to approve of Dick's appearance, now that he was come back to her. On the whole he was very much altered for the better; his slow heavy manner was partly gone, and he

had been talking in the nicest way about his grandfather and grandmother, who had died within a few months of each other, not long after he went out. There was a pause, and then Dick began about General Hawke's temper.

'Is it so bad?' said Miss Northcote.

'Horrid, I'm sure. A regular old Turk. Never mind: you shall go and call there with me, for that poor girl's sake. I promised her that you would. He might have behaved rather differently, after ten years. However, I forgive him.'

'Explain to me about the girl,' said Miss Northcote. 'Did you make friends with her in the train? She looked wretched, poor thing. Who was that formidable person with her?'

'A governess from the school. She is going back almost directly—a good riddance. Well, we all got in at Paddington. I jumped in at the last moment, and she looked daggers at me; she thought they were going to have the carriage to themselves. I thought the girl seemed very unhappy, so of course I did what civil things I could, without pushing. The governess kept awake as long as she could; but it was very hot, and at last she dropped off, and after we left Bristol the girl and I talked a great deal, at intervals. We found out that we were going to the same place, and she was charmed to find how well I knew Pensand Castle, and all the places and people about here. She has been at school all this time—horribly strict—and she thinks being at General Hawke's may be better than that, though she does not like him at all. I am so sorry for her,' said Dick, in the heartiest manner. 'She is a little lame—perhaps you noticed it—and her hands have no flesh on them at

all, and you saw how pale and sallow and skinny her face was, with those big speaking eyes that somehow make one's heart ache with their sadness.'

Miss Northcote felt as if she hardly knew her nephew well enough to laugh at him, so she controlled her amusement, and said sympathisingly,

'Poor thing! how very sad?'

'So I thought,' said Dick. 'I tried to comfort her, you know. I told her the General was sure to be good to her, and I talked to her about you. I told her you were an angel, aunt Kate, so you must keep up the character. You'll go and see her, won't you? Never mind the General.'

'But the General himself invited me,' said Miss Northcote, smiling. 'So I think I should have gone, even if you had not been in the question at all.'

'O, very well, that's all right. If you take her in hand, I shall not mind so much. Poor little thing!' said Dick thoughtfully. 'She is so young, and so weak, one can't help pitying her.'

'How old is she? Did she tell you?'

'No. Fifteen or sixteen, I suppose.'

'Nineteen at least, I should say.'

'You don't mean it! Why, Mrs. Herbert, my partner's wife, is only one-and-twenty, and she certainly looks ten years older than Miss Ashley. Nineteen! Is it possible?'

'Of course I have no more means of knowing than you have. You found out her name, it seems.'

'I heard it,' said Dick.

There was a pause, during which he stared out of the window, and Miss Northcote watched him as she sat with some work in her hands. If she had been fond of moralising, she would have said

that this relationship of aunt and nephew was a very pleasant one. She and Dick had always been friends, always been quite at home together: she had helped him out of his scrapes, entered into his pleasures, laughed him out of any nonsense that came into his young head, and tried conscientiously to direct his tastes. But Dick had not been quite satisfactory. He was a charming boy at home, but a terrible one at school—idle, lazy, and mischievous to a degree. He had left school at eighteen, without a good word from his master, and had spent a year at home at St. Denys. There he made several undesirable acquaintances, particularly one family with a young lady in it, who caused so much anxiety to his relations that they decided on sending him out to an old friend who had a farm in New Zealand. There Dick had quite retrieved his character; the life suited him, and the accounts of him that reached home were better and better each year. The obnoxious girl had long since married; and though her husband was dead, and she was living again with her father at St. Denys, Dick's aunt did not feel much anxiety; she thought he had quite forgotten her. At any rate, no second thoughts seemed to be troubling Dick's brain that evening, as he sat and looked out over the calm blue waters of the Mora.

'I call this peace,' he said presently. 'Here, you know, one could read poetry. I used to read lots when I was at home that year—do you remember? Tennyson—I thought there was nobody like him. Afterwards, at Auckland, I thought he was all stuff—but since I have been with the Herberts I begin to understand him. Herbert says it is just his perfection that makes it difficult to appreciate him. Do you see? One

takes more fancy to things that are rugged, and have ups and downs and faults in them: but his things are splendidly cut like a gem, every word in its right place, the thoughts and the words just belonging to each other, and not too much of either. O, he's magnificent. I used to read him down in the Combe, and now I mean to do it again.'

'But not to meet Flora Lancaster there, I trust,' thought Miss Northcote, remembering those twilight appointments with a pang, as if they were yesterday, and the late half-hours she used to spend at that very window, listening for his slow reluctant steps coming up over the stones.

'There are plenty of old friends hoping to see you,' she said. 'You must go over to Carweston one of these days. Mrs. Strange was so glad to hear that you were coming.'

'To be sure. Very good of her. Is Anthony Strange as mad as ever?'

'Yes, and as nice as ever.'

'Ah, aunt Kate, he was always a flame of yours. What a fool he has been!' said Dick, smiling.

Here their talk was interrupted by a message from an old sick man in the village: he was taken worse, and would Miss Northcote come down and see him? The sun had set, and the soft lovely twilight was stealing over everything, when she and Dick left the house together.

'You don't often walk about by yourself after sunset, I suppose?' said Dick.

'Now and then. Are you come home to keep me in order? You will find it a hard task, Dick. I am so used to liberty now; and you must remember that every creature in the place knows me.'

'But when I was young,' said Dick, 'there were often ragamuf-

bins from Morebay hanging about here. And I remember that you used to object very much to *my* being out after dark.'

'That was quite a different thing. You were sixteen, and I'm sixty.'

'A very well-preserved old woman,' said Dick, laughing. 'Take my arm, ma'am. You will certainly trip on these stones.'

Old Fenner lived half-way down one of the lanes, a steep winding one, partly overarched by trees. He and his granddaughter inhabited two small low rooms at the top of an old house that was let in flats.

Miss Northcote turned in at the open door, and mounted the broad, clean, uneven stairs, leaving her nephew outside. He lighted a cigar and walked up and down. It was so pleasant to breathe native air again, to see the purple shadows advancing and the lights beginning to flash out on the old river, to hear the familiar accent of the people as they talked in the streets down below, that it never occurred to him to be bored by his aunt's charitable doings. Aunt Kate was always running after the poor people. She spoilt them, of course, but that had never mattered to Dick, as long as she continued to spoil him. And now, with his older ideas, he was inclined to think that she was quite right. They were very much to be pitied, though certainly not for living in St. Denys, which to him was still the prettiest and most homelike place in the world. How jolly it used to be in those old times, when all the boatmen were his friends, and he knew the rivers as well as any of them!

'I'll pull aunt Kate round to Pensand to-morrow,' Dick decided. 'The tide will be right in the afternoon.'

He had strolled some yards up

the lane, as far as the shadow of the trees. As he turned to come back, advancing slowly into the clearer light, a lady, who was climbing the hill with some fatigue and trouble, stopped short as she passed him.

'Dick! Mr. Northcote—I don't think I am mistaken.'

'O, Miss Cardew!' said Dick, quite taken by surprise, and beginning to blush, hardened old traveller as he was.

'Mrs. Lancaster, please,' she said gently.

'Yes; I beg your pardon. I heard, of course, but I forgot for the moment,' said Dick, taking her hand, and squeezing it with quite sufficient emphasis.

It was a very pretty face that was looking up at him in the twilight, fair, with soft blue eyes, and the red-gold hair that the old painters loved—the face of Dick's first love, for whom he had dared his grandfather's anger and his aunt's alternate laughing and remonstrance. She had been everything to him for a few months then—all the heroines of romance rolled into one; and she, a clever ambitious girl, four or five years older than himself, whose relations were nobodies, had seriously thought of marrying him, simply because he was a gentleman. Aunt Kate, by some wise strategy of hers, had prevented any sentimental parting, at which Dick might have sworn eternal constancy; and Flora Cardew had soon after consoled herself with one of the curates. They went away at once from St. Denys, and report said it was not a happy marriage. Anyhow, the curate died within a few years, and Flora, having quarrelled with his relations, came back to her own. She now lived quietly at home, and was kind to her old father and mother. No one in St. Denys

liked her, and yet no one had much to say against her; perhaps, as she herself calmly remarked, it was jealousy. One attraction in Flora was, however, that she never seemed conscious of her own beauty. Her eyes, as they looked up curiously, gently, almost tenderly into Dick's face, were not asking for any admiration. They only said, 'How we are both changed! but you, my old friend, are very much improved, and I should hardly have known you.'

All the confusion was on Dick's side. In the moment of dead silence, as they stood there looking at each other, he caught himself wishing several bad things about Mrs. Lancaster. Did she suppose he was the same fool that went away ten years ago? Then he repented a little, collected himself, and hoped she was quite well. Mrs. Lancaster sighed.

'Not very well, thanks. I see you think I am sadly altered. We can't be young for ever. I dare say I look like a ghost to-night; but I have been shopping at Morebay all day long, and this hill is such a drag when one comes home tired.'

A great pity for weak things was one of the strong points in Dick's imperfect character. He looked down, saw that she was carrying a basket and a large parcel, and took them out of her hands at once, quite with the authority of an old friend.

'O, never mind—thank you,' said Mrs. Lancaster faintly.

'How can you attempt to carry such a load up this hill?' said Dick.

'There was nobody else. Our little maid was too busy to come down and meet me. But I can't let you do it. You are waiting for your aunt; and you only came to-day.'

'My aunt is safe for ten minutes at least. Yes, I got here

this evening. Did you come up by the boat?'

'I did. It was so lovely on the water. I was thinking of you as I came up, because I had heard you were expected. Do you remember frightening me so terribly one night?'

'What, by dropping into the water down at Morebay—awkward ass!' said Dick, with a slight laugh. 'But you were not frightened; you laughed at me.'

'O, but indeed I was. I wonder now you were not drowned, or did not strike your head against something. I have been nervous at stepping on board ever since. Frightened! how little you knew!'

'Well, it might have been a bad affair, as I was out without leave. However, as no harm came of it, suppose we forget it. Except Mrs. Cardew's kindness in drying me so thoroughly before she sent me home. What a plague I must have been! How are Captain and Mrs. Cardew?'

'They are very well. They will be glad to hear that you have not forgotten them.'

'One does not forget old friends so easily.'

'Don't you think so? Then I hope you will prove it by coming to see us.'

'I shall be most happy,' said Dick, now quite secure of having conquered himself, and placed his old acquaintance on a thoroughly unsentimental footing.

Mrs. Lancaster's behaviour was as good as could be expected from a born flirt, and a good deal of Dick's security was based on being pretty well able to meet her on her own ground. He had it in him to become one of those idle wasters of the best thing in this world, and probably might have done so had he stayed in England; but the truth and freedom of his colonial life had both hardened

and softened his heart in the right way; and I think one may say for Dick, at this time, that he only flirted with flirts.

When she had got the promise of a visit, Flora became much more cheerful, and discreetly avoiding old times, asked many intelligent questions about New Zealand and his doings there.

They turned to the right, still strolling slowly up the hill, and stopped at the iron gate of a little square garden. Here Dick gave up the parcels; but after he had opened the gate and shut it again with the old familiar catch, there were still a few last words to be said, and he stood leaning with his elbows on the top bar, the stars coming out over his head, the air full of roses and jessamine, till one would certainly have fancied that those ten years had vanished like a dream. At last came the final good-night, with a very cordial shake of the hand; and Dick, remembering his aunt, walked off in a great hurry.

'As silly as ever, but very nice,' was Mrs. Lancaster's verdict, as she went into the house.

Miss Northcote had come downstairs, and was standing on the doorstep with Polly Fenner, the old man's granddaughter, looking up and down the lane for Dick. Polly, a rosy girl of eighteen, thought it great fun, and proposed setting off to hunt for him.

'He'll be tired of waiting, and gone home,' she suggested. 'I'll be proud to walk up with you, ma'am.'

'No, Polly, thank you. Here he is, I think.'

Dick came striding down the hill with the haste of a bad conscience.

'I hope you have not been waiting long,' he said politely.

'O, no. Good-night, Polly,'

and Miss Northcote stepped down into the road and took his offered arm.

'It was good of you to hurry back,' she said, as they walked away. 'Were you visiting some of your old haunts?'

'No; not exactly. I met an old friend, and walked home with her. Flora Cardew: odd, wasn't it?'

'Mrs. Lancaster.'

'Hang Lancaster! I beg his pardon, poor fellow. I forgot he was dead,' Dick added penitently. 'But I am always forgetting his existence. I never saw him, you know. He came the very day I sailed.'

'Yes, I believe he did,' said Miss Northcote.

She would not either laugh or remonstrate now. Dick was his own master, and if he chose to be so terribly foolish, there was no help for it. Any remark might only make things worse. But her heart sank very sadly as she walked up the hill, leaning on her nephew's strong arm. She need not have hoped that Mrs. Lancaster would lose the opportunity;—still she might have waited a few days, Miss Northcote thought, before she pounced upon him. The very first evening—it was almost too hard. Aunts, if they are unmarried, ought to be the least selfish of human beings; and to do Kate Northcote justice, though Dick was the only relation she had left, she would have given him up without a moment's thought of her own loss to any one she felt to be worthy of him. But not to Flora Lancaster!

Though his aunt said nothing, Dick understood that the subject was not a welcome one. He thought she need not be afraid, but did not tell her so. He began to talk rather eagerly about

his plan for pulling up the Penyr to Pensand Combe, and then went back to his companion in the train. He felt sure she could not be more than sixteen.

'Well, you may be right, Dick,' said Miss Northcote. 'I have not talked to her. But I did not think it such a very young face.'

'But she had none of the ways of a grown-up person. She was just like a schoolgirl. I wonder how she will get on at Pensand. I suspect the life there will be dreadful to her, for she told me she cared for nothing so much as being free. And General Hawke makes everybody in his house go on by clockwork. Randal used to tell me so. He never could bear it. By the bye, where is Randal?'

'In London, I think,' said Miss Northcote. 'He is here sometimes. He grows more like the General in some things, but he never will be so good-looking.'

'What a brute he was!' said Dick reflectively.

'Was he, Dick? We always look upon him as a respectable character.'

'Do you? Well, he may be respectable now. But I used to hear things about him in the village that I never told you. I'm not going to rake them up now, so peace be with him. You will go to-morrow afternoon, aunt Kate? We ought to start at half-past three.'

'Yes; I should like to go very much. You used to be a good boatman.'

'That's settled, then.'

CHAPTER III.

PENSAND CASTLE.

It says something for the beauty of St. Denys that Mabel Ashley

forgot all her troubles, her shyness, and her dislike of General Hawke, and exclaimed enthusiastically several times as they drove from the station.

From the top of the hill there was the view of the broad Mora with its varied banks, and the background of blue and purple hills. Then there were the lanes going down and down, twisting round in strange curves, ferns drooping from their high rocky banks, among a tender embroidery of red wild geranium leaves, and blue and purple and yellow flowers bending forward on their slight stems, while the hedges up above were bright with wild roses and honeysuckle, roses of so deep a pink that they looked to Mabel's uneducated eyes like some rarity of the garden.

The General smiled at her exclamations; he was not otherwise than pleased to see his ward's grave eyes light up, and a faint flush of colour come into her sallow cheeks. The drive was too short; hardly two miles from the station, and they were at the foot of the last hill, in Pensand Combe. Here the small old cottages, some whitewashed, others rough gray stone, nestled each in its corner under the hill, surrounded and overgrown with flowers. They were everywhere, from the gay stonecrop on the walls and roof to the great red fuchsia overhanging the gate. By an old stone bridge of several arches, the carriage crossed the head of a little salt-water creek, from which the tide was now going down, leaving a bed of mud and stones and blackened logs, among which some amphibious-looking children were playing.

They turned up a lane, past a gray old mill, whose wheel was now silent, and began at once to mount up under the deep shade

of trees, till they came to a lodge and gate, and entered an avenue which seemed to skirt the hill.

Nearly all through the drive, looking out of the window, Mabel had seen this hill in front of them, covered with trees to the summit, where a row of gray battlements looked out above their heads. Now, as the carriage wound slowly up the hill, in the deep mysterious shade of the oak and chestnut woods, with great ferns growing about their feet, and hanging over the edges of the road, with here and there, as they went up, a glimpse of a glade full of roses, and then the crumbling old wall of a garden on the slope, where there were peeps of raspberry and currant bushes, and a scent of strawberries in the air, Mabel began to think that all this was rather pleasant, that it might not be so bad, after all, to live in such a romantic old place and such a smiling country.

She had been silent for some time, but now she looked up at the General with a little more confidence, and asked,

'Is this Pensand?'

'This is Pensand,' said the General graciously. 'A lonely spot, you see.'

'It is beautiful,' said Mabel. 'The gentleman who was in the carriage with us told me it was built by the ancient Britons.'

'Impossible! The aborigines lived in caves,' said Mabel's schoolmistress, who had been keeping up a conversation with the General while her charge looked about, and trying to hide her terror at the steepness of the hills.

'The early Cornish castles were without doubt of British origin,' said the General, stroking his moustache. 'But I myself know nothing about it, and should like the place just as well without its ruins. If you are fond of antiqui-

ties,' he went on, looking at Mabel, 'I must introduce a neighbour of mine to you, who is really learned in those subjects. Pensand is the idol he worships, so you can study it together. But as to my friend Dick Northcote, I would not advise you to put much faith in him.'

'I know nothing at all about antiquities,' said Mabel, colouring slightly.

'Dick had the honour of escorting you all the way, then?' General Hawke went on.

'From Paddington,' said the elder lady, with some irritation in her tone. 'It was a great vexation to me, but what could I do? I must say that he and Miss Ashley made a little more acquaintance than was necessary, under the circumstances. I thought him a rather forward young man.'

'Well, we must not be hard on young people,' said the General, looking at Mabel with a smile, which made her blush a good deal more. 'Not on young ladies, at least. They never mean to do wrong themselves, and so of course never suspect any one else. But young men are generally rascals, and we can't be too severe on them. Dick is a forward fellow, I have no doubt. He has been roughing it in New Zealand, too, and knows nothing of the ways of society. Yes. His aunt is a charming person, and I hoped you would see a good deal of her. But I don't know, now that Dick has made his appearance. I have not much confidence in him.'

The General smiled so kindly as he said this, looking at Mabel all the time, that her fear of him melted away fast, and she began to feel quite happy and natural. He evidently understood her so much better than Miss Wrench, who sat there frowning, as if her

pupil had committed some deadly sin in talking to a pleasant fellow-traveller.

'I thought he was very polite and nice, and not at all forward,' she said, looking bravely up at the General.

'My dear, your ignorance—' began Miss Wrench; but the General made her a little bow, which seemed gently and courteously to remind her that he ought to be heard first, in right of his white hairs.

'It was very natural that you should like him, Mabel,' he said, with frank paternal kindness, and yet a shade of gravity. 'He always was a pleasant fellow to talk to. I like him myself. But before he went out to New Zealand he was not at all a good boy; and I must be convinced that he has changed very much before I can encourage him here. That is all I have to say about him.'

Miss Wrench nodded approval. Mabel looked rather downcast, but recovered herself immediately, and forgot Dick, in the delight of going under the archway of an old gate-tower nearly covered with ivy. A little way off, high up on a mound of its own, at the very top of the hill, the ruined keep of the castle frowned down upon them, over a wilderness of roses and flowering shrubs, through which a minute more brought them to the door of a long, low, quaint house, not to be seen from beneath.

The carriage stopped; General Hawke got out nimbly, and helped the ladies out, with a pressure of Mabel's hand and a 'Welcome to Pensand.'

There was a stiff old-fashioned dignity about the house and its furniture, which seemed to show that it was a long time since a lady had ruled there. Still, the drawing-room, into which they went

through the hall and library, had an air of comfort, partly owing to the number of large armchairs with ancient chintz covers and cushions. General Hawke put his ward into one of these, and stood looking at her with a complacent smile. Here she was, quite safe, and very small and odd she looked among all the large pieces of furniture, the great heavy tables and cabinets, the dark stately portraits of soldiers and statesmen who gazed at her from the walls. Mabel gave one glance round, and was not attracted by any of them. The next moment her eyes and thoughts were gone out of the window, where the evening sun was shining across the lawn, on the gray terrace wall that bounded it, the scarlet geraniums, the roses, and beyond them a blue gleam very far away, suggesting all sorts of loveliness to be seen from the lawn itself. She appealed to the General, more by look than words, might she go out?

'Better not now, I think,' said he. 'You are tired. The house-keeper shall show you your rooms. Dinner will be ready in three-quarters of an hour. And please remember that I am a punctual man.'

'Ah! don't forget that, my dear,' said Miss Wrench, shaking her head at Mabel, who looked vexed, but made no answer. The General's smile reassured her again, and sent her up-stairs tolerably cheerful.

She did not like her room much; it looked out to the side, over the shrubberies, and towards the keep, which was itself hidden by trees. As soon as she was ready she made her way down-stairs again, not without a little difficulty among various narrow passages and small flights of steps.

A gray-haired butler looked out of the dining-room, and saw her coming down the slippery oak staircase slowly and unevenly. He came forward and opened the library door, with a bow to the little lady, and she passed on between the sober-looking bookcases into the drawing-room, and stood at the open window with her hands clasped, looking out across the lawn.

She was a very small girl, and in her long black evening dress she looked still smaller. As she stood still, it was a pretty graceful little figure, and there was a certain distinction about the small head, the large peculiar eyes, and the bright dark hair which seemed inclined to curl in tiny rings, and was brushed back and kept in order with difficulty. But no one could admire the pinched pained look in her face, and all the grace of her figure vanished when she moved. She herself seemed to suffer so acutely from the awkwardness of being lame, that those about her felt and noticed it all the more.

Presently, as nobody came, she turned away from the window, and made a slow pilgrimage round the room. The cabinets were full of handsome old china and Indian curiosities, at which she peeped in for a moment, but saw nothing that interested her much. At the further end a door was standing half open, and Mabel looked into a small room, with another door into the hall, which was shut. The evening sun made his way into this room round some corner, and it was full of low yellow light, making it all the brighter in contrast with the larger room beyond. This might have belonged to a lady; there were little tables and low chairs and looking-glasses, some pretty water-colours on the walls, modern

china and books, flowers here and there.

Mabel advanced a step or two, and thought it the prettiest little room she had ever seen. She wondered if the General would let her spend her time here. There was a photograph-book lying unclasped on a table near the door, and she opened it at the first page, on which there were two portraits. One was of a dark young-looking man, whose expression was anything but pleasant, though his features were handsome. Mabel turned her eyes away from him. But the other she thought charming. It was of a lady, very much dressed, with frills and necklaces and bracelets. She was leaning her head on her hand, her lace sleeve falling back from a very pretty arm. Perhaps people more experienced in faces than Mabel might not have felt quite sure about this one, attractive as it was. But she admired it thoroughly, and thought it a sweet face, frank and pleasant and almost beautiful. The lady was looking full at her with a slight smile, and yet a great deal of earnestness. Her hair was cut across her forehead, a fashion which Mabel admired, having never been allowed to adopt it herself. She stood bending over the photograph till General Hawke came along the drawing-room and joined her, having caught a glimpse of her gown through the door.

'You are quite right: this room is more cheerful than the other,' he said. 'And what have you got there?'

Mabel held up the book.

'I don't know who they are,' she said; 'but how pretty she is!'

'Ah!' said the General, putting up his eyeglass. 'That is my son, and a very funny fellow he

is. Not by any means the kill-joy he looks there. As to the lady—I don't know what brings her into that prominent place. She lives at St. Denys. And that is not a faithful portrait of her either. I never saw her look so happy, or so well dressed—poor thing!

'Is she poor—really poor, I mean?' asked Mabel, with eager sympathy.

'No—her people ought to be pretty well off. But her life has not been altogether a lucky one. She is a widow, and her marriage was not happy. Dick Northcote—well, he ought to have come back and married her. She was half engaged to him before he went out. But perhaps she thought herself well rid of him, for I believe two or three other young ladies could have preferred the same claim.'

Mabel looked up horrified; she could hardly believe him.

'The world is not so good as you think it, I am afraid,' said the General, smiling. 'If Mrs. Lancaster ever had your illusions, she has lost them long ago. I forget what your exact age is,' he went on, after a moment's pause. 'I am nearly nineteen.'

'That is a charming age. Well, now, before your good governess comes down, I want to ask you one or two things. Do you think you will be able to make yourself happy here at Pensand, with me?

The General was a handsome old man, and pleasant-looking too, when he chose; his eyes were still bright, and his manners left nothing to be desired. Certain frowning lines in his forehead might have warned a physiognomist to doubt his temper, but at present these were smoothed away. Mabel looked at him, withdrew the last remains of her

prejudice, and answered, after a moment's hesitation:

'Yes; if you really like to have me.'

'That's right,' said the General. 'I am glad to hear you say so.'

He took a chair close to the table where Mabel was standing with the photograph-book, and held out his hand to her. She put hers into it; he held it, and looked at it curiously.

'London air makes people thin,' he said. 'Now you must grow fat, and treat me as your grandfather; those are my two wishes. Another thing I had to suggest. Can we do without Miss Wrench, or a counterpart of her? You don't want to learn any lessons at nineteen. And however one may respect a person of that kind, she becomes a *gêne*—a bore, in fact. But you may be lonely?'

Mabel shook her head emphatically.

'I have been at school so long,' she said, 'I shall be only too glad to be free.'

The General glanced at her rather oddly: he was wondering, perhaps, what this helpless creature meant by freedom, and what she would do with it if she had it.

'Hush, there she is,' he whispered, as Miss Wrench came with a stiff rustle into the other room.

When dinner was over, and the ladies had come back into the drawing-room, Mabel left her companion resting in an armchair, and walked off across the lawn to enjoy the view by herself.

High above the rocky banks and cliffs clothed with wood, she looked down on them over the tops of the Castle trees, which quite shut out the Combe at her feet. St. Denys was hidden by the high ground, but following the Penyr as it spread away to her left, she saw the meet-

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"Mabel stood there still, a small black figure in the long shadows of the trees."
DRAWN BY M. ELLIOTT LUTHERIN. See "Mrs. Langdon's Rival," p. 47.

ing of the two great streams, and then their course together down to the sea. The water gleamed silver in the twilight, and the woods were dark and solemn; the distance was full of the flashing lights of the ships and of Morebay. Overhead the sky was blue and deep, with stars shining, and a faint yellow glow in the west. It would be no darker than this all night long.

Mabel stood quite still, a small black figure in the foreground of the view. She was listening, but there was nothing to be heard, except the bark of a dog now and then in the Combe, and the plashing of oars, as some late boatman rowed home down the Penyr. The flowers had it all their own way now, and the air was filled with the sweet scents that it pleased them to send out into the night. A magnolia, climbing up outside the wall, pushed its strong leaves and great white flowers within two yards of where the girl stood, and breathed its sweetness into her face. No doubt they all had a great deal to say to Mabel, if she had understood them, but at present she was hardly aware that she wanted any sympathy. It was nothing new to her to be alone. She did not remember her mother. Her father had spent his life in India, and died there two years ago; she had not seen him since she was a child.

Her shy odd nature, too proud to ask for affection, easily prejudiced, contemptuous of the small ways she saw about her in the London school where she had spent nearly all her life, yet only too sensitive and grateful for kindness, was not that of a very happy person. Her schoolfellows laughed at her; her mistresses were old-fashioned people, whose chief idea was discipline, which Mabel did not like. None of them ever en-

couraged her confidence, or tried to draw her out, so it happened that the years went on, and she made no friends. Yet she never thought herself unhappy, and underneath her melancholy appearance there was a spring of enthusiasm, of girlish fun, even of adventurousness, which, till now, had hardly found its way out, except into dreams.

Dick Northcote in the railway carriage had soon discovered it. I believe, though it may seem almost incredible, he was the first young man Mabel had ever talked to. The variety was so great that it quite took her out of herself, the more that he was thoroughly good-natured and natural, and had a real feeling of kindness and pity for the forlorn schoolgirl. Mabel was sorry to find that she was not to like him or think about him, after all. She never thought for a moment of doubting what the General had said.

While she stood there on the lawn, her guardian came into the drawing-room, and finding Miss Wrench there alone, began to talk to her about her pupil, and to tell her his plans for the future. Miss Wrench was just, though severe. She admitted that Mabel had many good qualities, that she was truthful, honourable, and thoroughly ladylike in mind. But she thought her a troublesome girl, and said so. She was careless of rules, proud, obstinate, and at times passionate. She required a strict hand over her, Miss Wrench said, and she was afraid that General Hawke would not find it answer to free her from all supervision.

The General smiled quietly to himself.

'There is one difference between your view of Mabel and mine,' he said. 'You look upon her as a child; I, as a woman. She is a

woman—though I can't wonder at your forgetting it; nothing more natural. She is beyond being fastened down by rules; she is old enough to guide her life for herself. Or, if there is guidance, it must be invisible; she must be unconscious of it. My idea is, that she and I will do best alone together.'

Miss Wrench shook her head. 'You may be right,' she said. 'I hope you are. But awkwardnesses will arise, I am very much afraid. Mabel ought to be grown up, of course, at nineteen. But she has the mind of a child.'

'But she has been in your charge for some years,' said the General very gently. 'You have had the forming of her mind. You did not imagine that she was to stay at school till five-and-twenty?'

'No,' said Miss Wrench, colouring slightly. 'But with our establishment of young people—I really do not know what more we could have done. It is impossible to devote ourselves entirely to one; it would be unjust to the others. Girls must do a good deal for themselves. Under the present circumstances, I daresay Mabel may develop more quickly.'

'Just now she is running a great risk of rheumatism,' said the General, and Mabel's twilight dream was broken in upon by her guardian's voice, calling across the lawn.

CHAPTER IV.

ANTHONY.

GENERAL HAWKE'S breakfast-time was ten. But Mabel passed a restless night and woke early, with the strangest new feeling of being able to do as she liked. The first thing she did, there-

fore, was to get up, and made her way down-stairs before eight, to the surprise and terror of a house-maid who was dusting the drawing-room. Mabel had no feeling of responsibility to Miss Wrench, or any one, except the General, who had told her last night that she was to be mistress of the house, and to pour out his coffee. She saw no reason why she should not explore the place before breakfast, and set forth at once from the drawing-room window.

If Pensand Castle was lovely in the evening, it was still more so in the morning, with the sun shining brilliantly over all that landscape of waving wood and dancing water. A breeze had sprung up in the night, and was driving a few white clouds across the sky; they threw soft shadows on the rivers as they floated along. The water seemed to be alive with movement; another ship had come up and anchored at the mouth of the Penyr; far away, beyond wooded points and ships and buildings, there was the deep-blue dazzling line of the sea.

As Mabel walked through the garden, the roses shook their petals at her feet; the birds sang and hopped across her path. It was not long before she got out of sight of the house, and then she soon lost her way, down among little grassy glens full of roses, with small paths leading in all directions. She gathered one or two rosebuds, and carrying them in her hand went on, not much caring where, presently coming out of one of these rose-preserves into a grove of oaks bedded in fern, and going on slowly through it to a little gate opening out on a steep green field. There the sun was shining in all his strength. She looked back into the chequered shade through which she had been travelling, then out again

into the field, with the first shade of doubt in her mind : ought she to go any further? But it was scarcely more than half-past eight, and the attraction of the sunshine was too strong; she felt like a flower that had been brought up in a dark place, and longed to bask in it. So she went into the field. It was itself a lower part of the Castle mound, stretching away to the south. It sloped down in natural terraces to a rough pathway and a line of oaks, and then broke away into cliffs draped with ivy and bushes. To the cliff's foot sloped up the sands of the tidal creek.

Mabel had not gone very far along the field—for her progress was always slow—when a large black dog came rushing up, and sprang upon her so roughly as almost to knock her down. She gave a little scream, and a tall man instantly appeared, striding up the hill with long quick steps. He was an odd-looking, smooth-faced person, in spectacles, perhaps about forty. As he came up, looking flushed and excited, Mabel forgot her fright, and felt inclined to laugh.

'Down, Prince!' cried the stranger. 'I hope my dog has not hurt you.'

He took off his hat and stood still, with an air of the deepest anxiety, looking hard at Mabel through his spectacles.

'Not at all, thank you; he only frightened me. I was silly,' said she; and then she thought she had better turn back to the garden, for the earnest gaze of her new acquaintance was almost embarrassing.

'Now don't let me and my dog spoil your walk,' he exclaimed. 'We shall never forgive ourselves. Come to the other end of this field, and let me show you the prettiest view of the Castle. You have

plenty of time. The General does not breakfast till ten, I know. Shocking, that an old soldier should be so lazy!'

Mabel regarded him with grave astonishment.

'Thank you; I think I must go back now,' she said, and with a slight bow she was turning away.

But the stranger was not so easily got rid of, and began to walk on by her side.

Mabel did not know what to do. He had the voice and appearance of a gentleman; but who could he be, and what could his behaviour mean? He, meanwhile, seeing her limp, suddenly offered her his arm, saying that the field was too rough for her. This was enough; Mabel stopped, and once more looked him gravely in the face.

'I don't know who you are,' she said, 'and I cannot think how you know me. I wish I had never come out of the garden. I would much rather go back by myself, please.'

Her new acquaintance smiled very amiably.

'Go back by yourself! Why? Because we have not been introduced to each other! I thought of asking the General to let me breakfast with him, as he is so lazy; but if you don't like me I will go home.'

'O, I beg your pardon; I did not know you were a friend of the General's,' said Mabel, much confused. 'He will be very glad to see you, I daresay.'

'About that I have no doubt. I believe I have the honour of speaking to Miss Ashley,' taking off his hat again. 'I, your unfortunate servant, am Anthony Strange, of Carweston. Now this is dreadful; you never heard of me before!'

Mabel shook her head. 'But how did you know it was me?' she said.

'Because I have been expecting you to dawn upon us; and there is no other young lady nearer than St. Denys; and none of them would be walking in Pensand Combe at this hour. Have I satisfied you, and will you forgive me?'

'Yes,' said Mabel, beginning to smile.

'Are you tired?'

'No, I am lame, but I can walk very well,' said Mabel, in a low voice, with the strangest feeling that she had known this man all her life, and was quite sure from experience what he would say next.

'Do, then, trust yourself to me and Prince along this field and into the lane at the other end. There are such roses in the hedge—red, red—"newly sprung in June." I am not talking nonsense. They *are* red.'

'Yes, I believe it,' said Mabel. 'I saw them yesterday as we came from the station.'

'Not these. These are the reddest in the country. And there is an old mill, a much older and prettier one than you have seen. We won't go as far as that now, though; for it is low tide, as you see, and the dear old wheels will be resting themselves. Now you know who I am you really must take my arm. There is no harm in me; I am a clergyman.'

Mabel laughed and took his arm, though unwillingly; but she found it a very firm and pleasant support to her weak little steps. Anthony was silent for a minute or two, and an idea flashed into her mind.

'Is it you who are so fond of Pensand Castle, and of antiquities?'

'I spend my whole life in the past. When did my fame reach you? I am a real antiquary—not one of your archaeological fellows,

who write papers for societies that never read them. I never wrote a line in my life. How did you hear of me?'

'General Hawke mentioned you last night. He said you could tell me when the Castle was built, and all about it.'

'He gave me credit for a good deal,' said Mr. Strange thoughtfully. 'I have my theories, certainly. I'll explain them to you after breakfast. We must visit the keep together.'

'Was it the ancient Britons?'

'Who put that into your head? Nobody believes it but me. I say that Pensand was one of King Arthur's strongholds.'

'But was King Arthur a real person?' said Mabel doubtfully, remembering her lessons in English history.

'My dear young friend! Was Queen Elizabeth a real person? But how did you happen to hit on Celtic builders of the Castle?'

'That is a long story,' said Mabel.

'Then it will just last till we reach the roses.'

'Well, I travelled down yesterday with Mr. Northcote, whose aunt lives at St. Denys. We talked about the Castle, and he told me that,' said Mabel, her long story melting into air.

'Good boy, to remember my early lessons. Well, what has New Zealand done for him?'

'I don't know,' said Mabel.

'Of course you don't. I forgot he was a stranger to you. Poor Dick! if good influences will do anything, he ought to be a fine fellow. A sweeter woman than Kate Northcote never breathed Cornish air.'

'Do you mean his aunt? He told me she was an angel.'

'So she is—and something better than an angel.'

Mabel wondered what that

might be, but did not ask. Mr. Strange's kind regretful manner in speaking of Dick seemed to her a confirmation of what the General had said. It was sad that any one who was good-natured should be so very odious.

By the time that, after long roundabout wanderings, they got back to the Castle, Mabel and Anthony were great friends. After the first, he was like other people in treating her rather as a child, though certainly in nothing else. His kind odd face beamed down upon her, his hand was always ready to help her over any uneven ground. He told her several stories about the Castle and its neighbourhood, and encouraged her questions, and talked away so agreeably that she was quite sorry to find herself at the door. The General and Miss Wrench were waiting, both with grave faces, for it was past ten. Anthony, however, was a welcome guest, and his excuses mollified the General at once. He was pleased, too, to see Mabel's eyes so bright, and a fresh colour in her cheeks.

'If she would walk over every morning to Carweston, to see me,' said Anthony, 'she would be a giantess in six months. As to strength, I mean. Miss Ashley, you would be able to pitch a fellow from the top of the keep, as Lady Janet did to the Puritan, when he told her that the prospect before them was better worth studying than her mirror.'

'The Puritan was right, for once,' said Miss Wrench. 'Was he killed, poor man? I hope she was punished.'

'I sincerely hope not, but history does not say,' answered Mr. Strange. 'Ladies in those days knew how to keep up their dignity. I wish we had some Lady Janets now. Do make her your model,' smiling at Mabel. 'I can

tell you a great many more things about her.'

'Just now, Anthony, be good enough to read prayers,' said the General.

The long line of servants came in, and Mabel remembered, with a sort of shock, that her odd friend was a clergyman. She was aware the next minute that his voice in reading was singularly beautiful; low, musical, and reverent. He seemed to abstract himself suddenly from the things round him, and to pass into a higher region of calm bright air. Not that it seemed in the least an unfamiliar region. Mabel thought afterwards that he always lived in it, and that in the silences which sometimes fell upon him in the midst of his liveliest talk he had simply retired into it for a few minutes of peace. This was a fancy of hers, for most of those who knew him thought him a little mad.

It was a fact, however, that all stiffness, all uneasiness, vanished from Pensand Castle when Anthony was there. Even Miss Wrench laughed and enjoyed herself. Mabel entered into all his jokes, and talked almost as fast as he did. The General watched her with a good deal of amusement; there was a shade of contempt in his liking for Anthony, but he quite understood that women might think him clever and original.

After breakfast they all walked up together to the keep, where Mabel had a lecture on Roman and British building. Anthony poked among the stones, and showed her what rough uneven blocks they were, put together without any sign of mortar or cement. The tower was hollow inside, and they climbed up by a flight of wooden steps to the battlements. Miss Wrench said something about 'that poor Puritan,

and shuddered as she looked down the wall and the steep descent below.

'Yes,' said Anthony; 'he must have rolled and rolled and rolled, smashing the trees on his way, till he tumbled into the water down there, and was fished out by the miller. What a fate! And Lady Janet nearly shared it, she flew down so fast after him—for she had a soft heart of her own, bless her! But the genius of her house caught her in his open arms, and lodged her in an oak. There she sat and wept, till her tears bubbled up in a little spring at the foot of a tree, and flowed down, down, past the mill, in the channel the poor man had scraped for them, till they trickled over into the head of the creek, as they do to this day.'

'Suppose you look at the view, Mabel, that caused all this commotion,' said General Hawke, almost impatient at the way in which she hung on Anthony's words.

It was glorious indeed, that meeting of the waters, dancing and glittering under the midday sun. All the clouds were gone, and the heavy green of the woods, the reddened gold of the grass fields deep in sorrel and buttercups, only made more intense the blue of water and sky, and the glow of sapphire sea that trembled against the horizon.

'He deserved it,' said Anthony, 'if it were only for speaking in face of such a sight as this; certainly for judging a neighbour so much fairer and better than himself.'

WHO IS SHE ?

A Memory of the French Salon.

O FACE, are you only a fancy,
 Enshrined in a gilded frame,
 Or the spell of some necromancy
 That lives here—without a name ?
 Your eyes meet my own up-glancing,
 Through width of a splendid room,
 And hold me with wondrous trancing,
 And tire me with hopeless doom.

For I fear that the face before me
 Has never a sister soul,
 And the love that would fain adore thee
 Faints from a far-off goal ;
 That it never can reach with longing,
 And never may touch by prayer,
 If I listen to thoughts, swift thronging
 From depths that are half despair.



WHO IS SHE? - A MEMORY OF ANE FRENCH SALON.
The Figure Sketched by M. RABOY : Engraved in Stencil by M. VALLETTE.

THE
JOURNAL
OF
JAMES
MILNE
1841-1842

THE
JOURNAL
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THE
JOURNAL
OF
JAMES
MILNE
1841-1842

I have gazed, and am mad with gazing,
At the beautiful lips so dumb ;
On the eyes, with their light amazing,
That dazzle me like a sun ;
On a mouth like a blood-red blossom,
And a cheek with a rose's glow,
And a fleece of hair half tossen
From brow to the shoulder's snow.

O splendour of perfect beauty,
Enshrined in a golden frame,
Were it anything more than duty
To ask for as fair a name ?
And I turn to the crowd around me,
As it heaves like a tossing sea ;
But one and all who surround me
Are murmuring, ' Who is she ?'

O love, with those soft close lashes
Sweeping that pictured cheek,
And a splendour of light that flashes
From eyes that my own eyes seek—
Who are you ? Durst I pray you
To feed me with future bliss,
Wherever your fame array you,
Wherever your lips may kiss ?

In the world of art I have met you,
Where myriad voices praise ;
In another world—to forget you
I pray, through the weary days.
For though you be dead or living,
Your beauty alone I see,
A heart and its worship giving,
While others ask, ' Who is she ?'

RITA.

ON THE ADVANTAGES OF KEEPING A £5 NOTE IN ONE'S POCKET.



of multiplying itself. It seems to shed a halo upon the whole fraternity of bank-notes, from the rumpled, greasy one-pound note of a Scottish bank to some note of tremendous value, if you should ever have the good fortune to possess one, such as *Jemmy Wood* the miser is reported to have kept framed and glazed in his bank in Westgate-street, Gloucester, now occupied by a branch of the National Provincial.

Let it be remarked that the possession even of this solitary glorified fiver is an outward and visible sign of a very blessed state of things. It assumes that you are without debt and without very pressing cares. You are not so very anxious about this bit of flimsy. The loss of it would not make you sick or sorry, as might be the case with impecunious multitudes of your fellow-creatures. A man may have very large dealings with a bank, and yet not be able to spare this loose fi'-pun' note. He might have dealings with half a dozen banks, and yet not be able to spare it. There was a man in the



Insolvent Court the other day, who said that he had an account at half a dozen banks. When asked what was the use of so many banks, he candidly avowed 'to overdraw them.' Such an individual, though he might have thousands in his banks, might yet be destitute of the blissful bit of paper which I am discussing. He might be extremely solvent pecuniarily, yet utterly insolvent in all those higher principles and generous emotions which would induce a man to specialise and consecrate such a note. My five-pound note argues not only an external but an internal prosperity. It also argues in the good prosperous man a certain amount of plenty and provision. Suppose you are travelling about—and it is in travelling about that

you will often have the best opportunity of dispensing the constituent factors of this blessed fiver—how awkward that you should run short, run short in a country where your name is unknown and your cheques would be unhonoured! You have to change your last five-pound note, and your farewell glance at it, ere it melts away in metal, is as the last glance at the setting sun, the last glance from deck at your receding fatherland. When once it is changed it melts away with incredible velocity. Never change a bank-note until the last moment and at absolute necessity. That man is indeed, in a very high sense, *totus teres atque rotundus*, who can always carry with him this enchanted document. To quote Horace once more, he often realises the *deus ex machinâ*. He is a kind of good angel upon earth. He is a sort of visible Providence. Moreover, to add to his blessings and accomplishments, he must be learned in the lore of the human countenance and the human heart. He must be able to detect his opportunity and to seize it. In this way you may entertain angels unawares, and obtain the blessing of him who is ready to perish.

You had better not lose much time in exchanging your beatific note. There is a certain kind of good which can only be done by gold; a certain kind of good which can only be done by silver; a certain kind of good which can only be done by copper. In the same way the opportunity arises in which you may spend your five-pound note at one burst, and then, with all convenient speed, you should provide another. Two curates had a conversation one day. The one who was the visitor was lamenting the pressure of some debt, and said that he must write at once to his remorseless creditor. 'If you go to that drawer,' said his friend, 'you will find some letter-paper, and you will also find some note-paper, to which you are quite welcome.' On the top of the letter-paper was the five-pound note which exactly met the emergency of the day. At a little inn in the Lake district one day, two tourists who knew each other met. The one was just on the





start, very flush with fivers; the other was returning, and at the very dregs of his last note. As one of them was counting out his roll of notes, he observed a wistful look on the face of the other. 'Would one of these be of any use to you, old man?' he remarked. The offer was gratefully accepted, and he little knew what extraordinary good that note was the means of effecting. The fiver was repaid, and was sent once more

on a rejoicing career of good. Lord Beaconsfield, in one of his earlier novels, makes his 'young Duke' slip three hundred pounds into a widow's basket. It was a munificent action, and I have known such actions sometimes happen in real life, as well as in the pages of fiction. But I solemnly asseverate that I have known a five-pound note do as much as would tax even the Premier's imagination to realise.

But let us not forget the uses of the silver and the copper as well as gold and 'paper.' I am glad that so much attention has been concentrated of late upon dear old Johnson, nearly half a dozen publications having been issued respecting him of late. We contrast his tender nature with his rugged exterior. When he found the little street Arabs asleep on the stony steps of the City he would slip some coppers into their hands, that they might have the wherewithal to provide a breakfast. I met a little boy in a street in the East-end of



London one day nearly breaking his heart with grief and terror because he had upset a pint of beer. In all probability he would have had an awful thrashing when he got home. It was only a few coppers, but perhaps the child was saved a miserable memory, which would have haunted his life. A lad makes an unfortunate tumble, and the contents of the milk-can, with which he has been intrusted, are upon the ground. How the little children, not to mention cats and dogs, come to lick the pavement and the gutter! That small

boy's wage becomes dreadfully mortgaged to his employers: a shilling or two will make all matters square. You are at a railway station, and you find a worthy old body in a state of dreadful bewilderment. She learns that there is no third class to the place where she wishes to go, or that she has not got enough money even for a third. Perhaps

she wants to go to a bedridden sister or a dying child. You bethink yourself of the little reserve fund at your command. The old lady's difficulties all vanish away in smiles and tears. I know a noble lord who is as liberal as the day, but very negligent in the way of providing himself with small change. Like Addison, he could write a cheque for a thousand pounds, but might be at a loss for ninepence. He arrived at a metropolitan station for the purpose of going down the line to attend a wedding, and found himself penniless. He found his way among the clerks, and tried to effect an arrangement about a return ticket. 'I don't know if you're a lord,' said a young fellow, 'but you look an honest man, and I will lend you a five-pound note if you like.' I have no doubt that fiver, cousin-german to the fiver I am describing, blossomed into something better.



A small handful of silver will often do a whole armful of good. You live, say, in a country place, and you know something, directly or indirectly, of the cottagers and their families. Here is a poor girl who has had typhus fever, and is slowly recovering. She has relations who will give her the enjoyment of the bracing air of the north country. But her travelling expenses represent a number of shillings which form an impassable barrier as strong as the National Debt itself. Or, again, some one at a great distance is struck down by consumption. They have got an admission at the Brompton Hospital; but then the cruel problem of those travelling expenses emerges to the front. You slip forward with what can be forthcoming of that mystic fiver. The poor girl shall be strengthened by the bracing northern air. She shall not only be cured of her illness, but thoroughly reestablished in her health. That poor patient's travelling expenses shall be paid from the door to the station, and from the station to the hospital. Then again there are convalescent hospitals, and homes, and retreats, where for some ten shillings a week you get three times the amount of good. The difference may make all the difference in the world—the difference between recovery and chronic illness, the difference between life and death.

Then there are certain people who labour nearly all through their lives under a kind of chronic impecuniosity. Working as hard as they can they can never exactly attain to the happy point of balancing expenditure and receipts. As Mr. Micawber very truly observed, 'If a man had twenty pounds a year for his income, and spent nineteen pounds nineteen shillings and sixpence, he would be happy; but if he spent twenty pounds one he would be miserable.' There are certain people in whose case a small



present will convert a deficit into a surplus. A clerk or a curate will hardly get the non-elastic ends of an income to meet. Then comes the good genius with a magical fiver, perhaps persuading a few other good geniuses to do the same thing. A whole family may thus be lifted up beyond the level of want and declension to find life sweet and hopeful, and that useful and honoured careers are opened to its members. Of course I am aware that to the votaries of political economy there is a radical defect in all this discussion. They are much more ready to administer kicks than halfpence to the impecunious. The Sermon on the Mount would find little space in an economical treatise. Their rule is that all almsgiving is a great mistake. They are blatant enough at some times, but let there come a mining accident at Abercarne, or a sinking steamer in the Thames,



and their blatant cries are lost in the outburst of national pity and generosity. Go, my friend, and drop your anonymous contribution into the box at the Mansion House. Of course you are told that you incur the risk of helping undeserving people. But first satisfy yourself about the distress, and you may afterwards discuss the question of desert. And if you have a trained practised eye you can soon get a skill in discerning the rights of a case, and even if you make a blunder the

blessing you intended will return into your own bosom.

I have said a great deal respecting the higher purposes of the extra bank-note; but much might be also said, on a lower and more popular plane, on the great conveniences and comforts of the extra



fiver which is free from any purposed demands upon it. The extra note gives you a great deal of liberty of choice; it sets you free to do what you like. You get the book or the picture or the bit of furniture which you meet with by a happy chance, and can get as a real bargain. You take the express instead of an ordinary train—or give up the train altogether for that ride across a fine country in a post-chaise, which Dr. Johnson considered as the acme of human enjoyment. You call for your

bottle of Steinberg Cabinet or '34 port. You can give a quiet dinner at your club to men, or a box at the opera to the ladies. You are never embarrassed and never at a loss. You are never obliged to 'cut things fine.' I do not dwell on the more obvious and secular uses of the fiver. Only there is a real connection between these uses and that higher use which I have pointed out. A man who knows

how to give a fiver to others is never at a loss for fivers for himself. He may scatter abroad, and yet may be rich at home. His mirth is without hollowness, his conversation without guile, his innocent enjoyments without satiety or dissatisfaction. These fivers are the rarest and most lasting of all his monetary possessions.

They come back to him in a hundred ways; and when everything else is lost, they appear on the credit side of the books of the Recording Angel.



FORTUNES MADE IN BUSINESS.

I.

SOME GOSSIP ABOUT THE OLD CITY GRASSHOPPER.

THE great golden Grasshopper (rather dingy at this moment) still crowns the Royal Exchange. That London landmark, in spite of all changes, must always be regarded, by right of its position and historic associations, as the chief temple of British commerce. Even in these days, when business habits are so altered, when nearly every great interest possesses its own special 'exchange,' we catch at the old centre a muttered echo of the din of other days. For here, as of yore, on foreign-bill days, assemble the money-changers of all nations to hold their market, and adjust the London rate, although no walk like the ancient 'Pawn,' with its hundred shops, surrounds them.

It may not be amiss, then, for our purpose to recall for a moment the old story connected with the Grasshopper, which reminds us at once how the British money-market struck root, and under what curious conditions the early adventurer sallied forth to trade. In connection therewith we must also glance at the annals of that ancient banking-house in Lombard-street which enshrines the famous device in its history, and led the way with our 'clearing'-houses. Such discursive but suggestive notes will form no inapt preface to these chapters about 'Fortunes made in Business,' which lead us into all parts of the Empire, wherever, indeed, inventive wit and commercial resource have set their mark upon the world. In passing, we simply

mention at the moment certain great London names of which the romantic story will ere long be told at length in these pages.

If one were asked to name an example of mercantile glory, most likely that of the Rothschild family would be given, and we should accept it; for hardly the Medici or even the Fuggers of Augsburg, counts and princes of the Empire of several branches, surpassed the rapid rise of the several houses of the Rothschilds to princely wealth, and all its attendant influence. The ultimate fortune of the Rothschilds has yet to be followed; while that of the Medici, as merchants and as sovereign princes, has been traced to their extinction.

It is since the first year of this century that the history of the Rothschilds dates, and in this country it is still new. If we wish to estimate the long and enduring value of commercial power, we may take another measure; and instead of the brilliant rise of Rothschilds and Barings, we are able to follow it even for centuries, and see how its potency has enriched generation after generation, endowing new families with fortune and with honours, and laying the foundations of political power. If we try to do this, so shall we find a strange foil for the bright page—the recital of families once of note, and now extinct, without male or female to speak for them or bear their names; and the full list of those who in bankruptcy and riot have dissipated the

resources of the past, and jeopardised the possibility of retrieval.

Such a name as Child, the banker, which claims from the reign of Elizabeth, will rather serve our turn; but we may go further and beyond three centuries, and take the Greshams,* and their representatives the Martins. In the City the Grasshopper glitters aloft, and is reverentially regarded; but how little is there at first thought, and yet how much by thinking of it, that remains to us of a time so clear in tradition and so remote in time! The East India Company, like a jewel dissolved in a royal cup, has lost its existence in the birth of an immense empire, having for its subjects one-fourth of the human race; the Muscovy Company is a name; the Levant Company not even that; the Virginia Company loses its history in that of another empire of the English race. True, there are buildings and institutions, as there are others far older, which remained in Elizabeth's time, and remain now. The Royal Exchange and Gresham College Gresham founded for us.

Sir Thomas Gresham undoubtedly had this ensign of his, the Grasshopper, placed on the banking-house in Lombard-street, where it still holds place. How far back beyond him the title is to be traced is not known. Undoubtedly the banking history goes back beyond Sir Thomas Gresham, although it may not attach to 68 Lombard-street, but to some other house there or elsewhere. Sir Richard Gresham, the father, held that office of the King's Exchanger for Henry VIII., to which Sir Thomas succeeded.

There is, however, an earlier name, believed to have preceded

Gresham in the Grasshopper house, and that is Matthew Shore, the goldsmith. In the ballad of 'Jane Shore' she says,

'In Lombard-street I once did dwell,
As London yet can witness well,
Where many gallants did beholde
My beauty in a shop of golde.'

There the King, Edward IV., is fabled to have seen her, and for him she did penance on his death in 1483. Far back as this date is, it comes within reach of the Greshams; but like many an ancient claim, full evidence for it is now wanting.

The business of the Greshams, the King's Exchangers, was to arrange foreign loans for the service of the Exchequer in the great money-market of Antwerp and elsewhere on the Continent. The Lombards had long since lost their potency in that street, as in those of other towns, which still bear their name, and in which their business is still conducted, while the ensigns of the Lombards have passed to the pawnbrokers, and abroad a pawnshop is called a Lombard.

It is one merit of Sir Thomas Gresham that he counselled Queen Elizabeth to liberate the country from dependence on the foreigner, and to create a money-market here, 'not to use strangers, but her own subjects, that it might be seen what a prince of power she was.' For three hundred years it has served to supply the requirements of the home government during the piling up of debts, which have sometimes reached the sum of eight hundred millions. Not only have we been made independent of the foreigner, but we have been enabled to lend to the foreigner, and at length to use also the money of the foreigner, and to become in this day the money-market of the world for buying, for selling, for borrowing.

* For a lengthy history of the Greshams, see the 'Favourites of Fortune,' *London Society*, vol. ii. p. 392.

Beyond this, England has been trained to provide resources for public works, in which as yet we surpass the world. All this has no more been done by Sir Thomas Gresham than is the oak-tree of a hundred years' growth made by the man who of forethought sows an acorn. It is worth, however, pausing to note how the well-advised policy of one man has borne fruit not only to the extent which he had fairly expected, but far beyond. Indeed, such a fact is far more to the lasting honour of Gresham than his Exchange, in the corridors of which we walk, for among the great feats of commerce must be reckoned such as those which endow the country with a new industry, like Dudley, Cort, Crewe, Neilson, Heath, Bessemer, Siemens, to name only those who have laboured in one branch, rather than to celebrate the case of those who have greatly enriched themselves.

Gresham made it seen what a prince of power Elizabeth was when the Burses of Antwerp, the Hanse Towns of Venice, Genoa, and Florence were still in their pride. The money-market of London has outlived these, and gone far beyond their great successor at Amsterdam. So in our days, in this light, it is 'what a prince of power' is Queen Victoria! Much of the influence of ambassadors and ministers abroad is due to the knowledge of this prerogative of the citizens of England. Even at this moment the financial credit of England is put in the balance against the sword of Russia. The Grand Duke of Muscovy was earnest to marry Queen Elizabeth, but Gresham did not foresee that the expedients he had devised for increasing the might of England were to be brought to bear in resisting the vast empire of successive Czars.

Gresham is a good subject to begin a history with, for it has what is earlier than history, tradition and romance. The story of the Grasshopper is a pretty one, only the rude hand of the antiquary sets it all aside by sternly proving that Gresham was no foundling, but born in wealth. There are plenty of tales left. How is it with this? It is gravely related, in a work called Lawson's *History of Banking*, that the Spanish ambassador to the English Court having extolled the great riches of his King, the master of the Indies, and of the grandees of Spain, before Queen Elizabeth, Sir Thomas Gresham, who was present, told him that the Queen had subjects who at one meal expended, not only as much as the daily revenues of the King, but also of all his grandees, and added, 'This I will prove any day, and lay you a heavy wager on it.'

So Gresham outbragged the Spaniard in his own line. The ambassador, biding his time, came unawares to the mansion of Sir Thomas in Bishopsgate, and dined with him, when, finding only an ordinary meal, he said,

'Well, sir, you have lost your stake.'

'Not at all,' answered Sir Thomas; 'and this you shall presently see.'

He then pulled a box from his pocket, and taking out of it one of the largest and finest Eastern pearls, showed it to the ambassador. After which he ground it down, and drank the dust in a glass of wine, to the health of the Queen his mistress.

'My lord ambassador,' said Sir Thomas, 'you know I have often refused fifteen thousand pounds for this pearl. Have I lost or won?'

'I yield the wager as lost,' said

the ambassador; 'and I do not think there are four subjects in the world that would do as much for their sovereign.'

Legend tracks the man. Here is one that would do for a medieval saint, and also from Lawson. It must be borne in mind that the street before the Grasshopper (that is, 68) was then used as the Burse for London, which is not unlikely. Gresham, trading to the East Indies, by which he is reputed to have made much money, at one time was disconcerted by the non-arrival of some ships, which, it is alleged, had caused him much embarrassment. While despondingly walking in Lombard-street, a sailor came up to him and presented a letter, which conveyed the joyful intelligence that two of the ships had arrived, and that the box the bearer would deliver contained some diamonds and pearls of great value as a sample of the riches the ships had brought home.

Perhaps it was a large pearl out of this box, or out of the two ships, which figured in the other tale. After getting the good news on the Burse, Gresham could do no other than found at his own cost an Exchange, laying the first stone on June 7, 1566; and on January 23, 1571, it was opened by Queen Elizabeth. The Queen's majesty, attended with her nobility, entered the Burse on the south side; and after that she had viewed every part thereof, and seen a kind of industrial exhibition of all sorts of the finest wares in the City, she caused the same Burse, by a herald and trumpet, to be proclaimed 'The Royal Exchange,' and so to be called thenceforth and not otherwise; and so it has been.

The Grasshopper house had a doorway on the Change-alley side, as well as in Lombard-street;

and from the Change-alley door Gresham would wend his way to and fro. Besides the Exchange, Gresham founded the college bearing his name, and on which he bestowed his own residence; but which, instead of being, as he intended, the University for London, which in our generation has been created, shows only a shadow of his great design.

The College was indeed a noble design, and meant to supply a great want. Until the suppression of the monasteries, London had not been deficient in institutions for superior education. The great houses of the Benedictines and other orders remained what the colleges at Oxford had originally been; and London was well supplied with schools for literature, science, painting, and music. Those who wanted degrees for technical purposes could proceed to Oxford or to Paris; but the essentials of a liberal education were abundantly available in London.

The destruction of the monasteries was attended with that of all the accompanying attributes—not only the provision for the poor, but also the colleges, the grammar-schools, and the teaching and practice of art. This was indeed a heavy blow to the cause of education, and Edward VI. and Elizabeth and their ministers applied themselves to the restoration or creation of grammar-schools and common schools.

Gresham wished to go beyond this, and to give the metropolis a college with a complete faculty of the seven liberal arts and sciences. Although the schools of music at St. Paul's, Westminster Abbey, and the Chapel Royal had been kept on foot, and even became nurseries and schools of the new drama, Gresham must have considered that the higher branches

of musical instruction were not sufficiently provided for, as a professorship of music was founded in the College—and this is still maintained.

Thus it will be seen that, had this plan been carried into effect, London would, in all matters of superior instruction, been independent of Oxford and Cambridge. It was, however, fitfully set in action, and, though many eminent men were professors, it never realised the founder's intentions. It fell away, and was at the best a club of lecturers; but the professors and the building had their share in the early history of the Royal Society. This is another incident of the Gresham chronicles.

At length, the Gresham professorships became a private job of the Gresham Committee of the Corporation of London and of the Mercers' Company, who gave away the appointments as sinecures. The great object of the pensioners was to avoid doing anything at all. At length, of late years, a partial reform was made, and some of the professors give a few popular lectures. So far as a college is concerned, the institution is a farce, and is the only one of Gresham's works which yields little fruit.

Others, however, in our generation, set themselves to the task, and Brougham carried into effect what Gresham designed. The establishment of University College, and afterwards of King's College in rivalry with it, afforded the constituents for a university—that of London—greater than Gresham could have contemplated, for the University of London has colleges affiliated to it in England and Ireland, and its degrees have been accorded to students in the Colonies and in India.

It is a strange instance of how small society is and how its threads

get entangled, that one of Gresham's country houses, Osterly, which was a favourite of Queen Elizabeth, was afterwards a seat of the other banker, Child, and now belongs to his descendant, the Earl of Jersey. Three hundred years ago Elizabeth visited the newly-built manor-house of Osterly in 1578. If Alfred the Great was for ages known as 'England's darling,' surely Elizabeth must have been 'England's love,' such was the devotion paid to her in romantic homage, as we know in the tales of Essex, Raleigh, Shakespeare, Sidney. Besides the story of Gresham's swallowing the pearl in her glorification, it is believed at Osterly, and we may believe it, if we will, that the Queen much admired the new house all but a walled courtyard. When the Queen had gone to bed at night, Gresham got together all the men he could, and demolished the walls, so that in the morning the Queen could admire the improvement she had suggested and the devotion of Gresham. The like history is to be found elsewhere, and sometimes the courtier has hewn down in the night a grove of trees.

In the next year after this, Gresham died (in 1579), and was buried near his residence in the church of St. Helen, Bishopsgate. Ending in legend, it is said the wealth of the man who gave such princely gifts to his fellow-citizens was found to consist chiefly of gold chains.

What has not been filled with fact in this account has been pieced out with legend; but the history of the Grasshopper afterwards is so bereft of record and tradition, that even the skill and research of the antiquarian of the house, Mr. John Biddulph Martin, has not been able to restore it. The Great Fire of London burnt bank-

ledgers and private books, and Mr. Martin, in his privately printed work, entitled the *Grasshopper*, was obliged to leave a long blank. This was partly supplied afterwards by the antiquary, Mr. F. S. Hilton Price, of the rival house of Child, and the author of the *Marigold*, named after their ensign, and of *A Handbook of London Bankers*.

Leaving Sir Thomas Gresham, we have a link in Smythe, his apprentice; for we find a Smythe afterwards figuring among the worthies of the Grasshopper. But when we come to history again, we find the house in the hands of great goldsmiths and bankers, Charles Duncombe and Richard Kent. To them the books of Child's bear witness in 1669; and as a man must be supposed to have had a father, so must there have been a paternity for the leading firm before that date, and an old business, which must have taken its years of growth.

When we come to the first list of London bankers in the *Little London Directory* of 1677, two centuries ago, then we find these bankers recorded at the Grasshopper in Lombard-street. As Childs had their peerage, so have the Martins theirs in this Charles Duncombe, from whom Lord Faversham is descended, and whose name was best known in our days by the familiar 'honest Tom Duncombe,' the popular member for Finsbury.

The reputation of Charles Duncombe was less brilliant than his wealth. High he stood in his business; for when Charles II. shamefully shut up the Exchequer, and stole the bullion of the London bankers deposited there, to the ruin of many firms, the Grasshopper escaped. Duncombe was banker to the Earl of Shaftesbury and the Marquis of Winchester,

and, as recorded by Bishop Burnet in his *History of his own Time*, the Earl communicated the coming event to Duncombe, who saved the money of his customers. In the chain of events it is supposed that the Marquis of Winchester likewise gave warning to Childs, with whom also he had an account.

Evelyn, in 1696, complains of the fraud of the bankers and goldsmiths, who carried on the lucrative business of money-changers, or 'shroff' as it is called in the East, plying to and fro with the depreciated currency, good gold being rarely at less than fifteen premium against common silver coin. Evelyn speaks in his *Diary* of 'Duncomb, not long since a mean goldsmith, having made a purchase of the late Duke of Buckingham's estate at neere 90,000*l.*, and reputed to have as much in cash.'

The second Duke of Buckingham was a Villiers, head of the house, which in the end furnished a husband for the heiress of the Childs, another intermingling of the web. One branch of Villiers, beggared, sold its estate to a banker, and another built up its fortune on the estate of a banker.

Duncombe had so much money that he kept a large sum at Child's, as Mr. Price found out in the books; for in 1696 it was drawn out, most likely towards the purchase of Helmsley.

Duncombe, engaged in political life, became Secretary of the Treasury, and it was according to the manner of the time that he should be accused of appropriating the funds of the Exchequer to his own use. Being a member of the Commons he was by that House committed to the Tower. He was expelled the House of Commons, and by a division of 138 to 103 his property was ordered to

be confiscated. This being made a party question, he had the good fortune to obtain the intervention of the House of Lords; but his case must have been a bad one, as he was only released by one vote, which belonged to the Duke of Bolton, the former Marquis of Winchester, who thus repaid Duncombe's old service.

Duncombe held up his head; and though members of Parliament disapproved of his fingering the funds of the Exchequer, the neighbouring shopkeepers condoned the offence, and as Sir Charles Duncombe he was Lord Mayor of London in 1709. The other house of Child also had its Lord Mayor; so had the very old house—but still younger than that of Child, Hoares—of the Golden Bottle, displayed above their portal in Fleet-street.

The founding of the Bank of England helped the Lombard-street bankers rather than lessened their business, and notwithstanding Duncombe's troubles the business was well conducted by the Mr. Richard Smythe already referred to. He was Duncombe's partner, and a banker of great eminence in the reign of William and Mary. He lived at the Grasshopper. He is said to have taken an active part in the restoration of the coinage in 1695-6, a matter which was looked upon as of national concern, and in which Sir Isaac Newton, then Master of the Mint, had so large a share, and on which he wrote valuable papers.

Smythe's portrait still overlooks the bank-parlour, and represents him in a flowing wig and blue-silk dress, standing under the colonnade of the Royal Exchange, built by his predecessor Gresham. This portrait conveys to every one the evidence of Lely's style, and was said to be by his pupil Huysman; but on cleaning in

1872, the inscription 'J. Hargrave, 1760,' appeared upon it. The probability is that the original, by Lely or Huysman, was in 1760 removed by a member of the Smythe family, and this fine copy substituted.

Smythe, as said, was a presumed link with Gresham, and is with the present banking family. Andrew Stone, another apprentice and partner, married the daughter of Mr. Holbrooke. Smythe's sister, a great granddaughter of this Stone, married John, the grandfather of the present partners, Richard Biddulph Martin, John Biddulph Martin (the historians of banking), and W. A. K. Martin. By this marriage, the Martins are connected with the other banking family of the Laboucheres, and its peer Lord Taunton, and with the Barings and their peers, Lord Northbrook and Lord Ashburton.

This Richard Smythe it was who took as a clerk Thomas Martin. This Martin was a West-countryman, whose father William, grandfather Thomas, and great-grandfather William, who died in 1653, had been mayors of Evesham, where their tombs are still to be seen. Thomas Martin became a partner on Smythe's death, and afterwards his brothers John and James Martin.

The will of Andrew Stone affords one curious illustration; for he leaves his share of the business to Thomas Martin on payment of 9000*l.* among the widow, her mother, and Nicholas Torriano. We may therefore consider the goodwill of such a business as then worth from 20,000*l.* to 30,000*l.*, a large sum for those days. His sons were George, Primate of Ireland; Andrew, tutor to George III.; and a third, Richard Stone.

It is not necessary to give the

details of the succession among the Martins and the Stones constituting the house, which till our time was known as 'Martin Stone's,' though now, as on some occasions before, 'Martin's.'

Thomas Martin putting his brother James into the house, the latter became member for the borough of Cambridge. Thomas, who lived so long in the City, died nevertheless at no less an age than eighty-five at Clapham. The Martins, however, always had an eye on their western country. John, in 1738, rebuilt the old house at Overbury, after its destruction by fire. Then began that connection with the borough of Tewkesbury which has only lately been dissolved, and for which they sat above a century. They sat also for other places. The chief distinction of this long senatorial career was that James Martin, who sat for thirty-one years on the Liberal side, obtained the title of Starling Martin. Being opposed to the coalition of Fox and North at the ruin of his party, he put on record a wish that he could train a starling to speak, so that it might perch on the Speaker's chair and ever and anon cry, 'No coalition!'

The only City honour gained by this family was that Joseph Martin served Sheriff in 1770.

Besides the constitution of the English corn-market by Gresham, another financial reform is associated with the Grasshopper, and that is that the clearing among London bankers was first and for a long time held there. This institution of the clearing by London bankers has had an enormous influence on the London market, for it has enabled an extraordinary facility and rapidity to be given to transactions and an enormous economy in the use of money. It is this feature of the London

money-market, the small amount of actual money with which it is worked, which distinguishes the London money-market from others.

It was in its beginning a very simple expedient: that bankers, instead of paying separately, should exchange the cheques they held against each other, and only pay once a day the balance in cash. This has since been greatly extended and improved, and in 1810 the bankers were obliged to take a clearing-house for themselves in Lombard-street, and now they want a larger one. Upon the model of this banking institution the great railway clearing-house has been established here, and other like establishments in other countries. The tickets that pass over several lines, and the payment for which has to be divided among the companies in various proportions, is thus cleared. By this means not only is a passenger in this country enabled to take one ticket anywhere in these islands, but from London to St. Petersburg or Constantinople, or from New York to San Francisco. Thus one good principle receives various developments, and institutions dissimilar in form grow from a healthy root.

The connection of the clearing-house is held to be recorded by an entry in the ledger for 1773: 'Quarterly charge for use of clearing-room, 19s. 6d.' Unluckily, in this grand series of books, still ranging from 1731 to this day, there is a very ugly entry in 1751: 'For Brydges, for killing the buggs in the shop, 17. 1s.' The smaller animals nevertheless kept up the war and mastered the great bankers; so that in 1794 they had to pull down the house, and for a time move into Change-alley beyond their back door. In that year the bank was rebuilt,

and was held to be one of the best in the street, so that a coloured drawing of it is preserved in the Guildhall Library. A late extension is marked by the judicious skill of the Martins and their tender love for their ancestral house.

If during the Great Fire of London the building had suffered, in the last century it sustained a very sensible loss. For centuries a gilded grasshopper had stood over the doorway. This is recorded by Pennant, who ominously wrote: 'Were it mine, this honourable memorial of so great a predecessor should certainly be placed in the most ostentatious situation I could find.' The Martins appear to have thought that the grasshopper had so long taken care of them that it was his business to do so, and not theirs to take care of the grasshopper. During the rebuilding the grasshopper mysteriously disappeared, and may still remain in the collection of some Marquis of Waterford of that day or of some grasping antiquary. Although supposed to be put safely away, yet when, on the new year of 1795, the new banking-house was opened, no grasshopper was there.

Mr. Hilton Price relates that the same casualty befell the sign of the Crown of Messrs. Willis, when their house was rebuilt, and the Golden Anchor, the sign of Snows and Strahans. The Martins, however, have still a Grasshopper in the bank, but he is no better than the one atop of the Royal Exchange.

They seem to keep with equal reverence some old musketoons or blunderbusses, which appear from the books to have been last put in repair, some say in 1767, or perhaps in the No-Popery riots of 1780, and which, if attempted

to be used now, might prove fatal to the operators, except for the providential circumstance that, in all likelihood, there is no ammunition in any bank in Lombard-street. It may be added that in all probability there is no water in any of the buckets still kept in the street.

We may note, what is not recounted by Mr. J. B. Martin or Mr. Price, that in 1780, a party of the Life-Guards bivouacked for a short time in Lombard-street, lighting fires in the roadway; that soldiers were stationed at each cross-street, and that the Martins and their neighbours were not allowed to go out after dark, nor until sunrise. Two nights before was seen from the neighbouring roofs, and it may be from theirs, all the Roman Catholic chapels in London blazing, and the next night Newgate, and all the many prisons in the City and elsewhere in the metropolis.

Some of the customers, as Henry VIII. and Queen Elizabeth, have been already named; and many old accounts of above a century are still on the books, as Gonville and Caius College, 1761; George Gostling, 1763; Charrington, Moss, & Co., Thomas Boddington, Samuel Brandram, and Peter Floyer, 1770. There are, however, accounts of a century and a half old, as Lovibond, Pappilion, Colclough, Wollaston, Van Notten; and of later date, J. Peter Burrell and J. Fullerton, 1742; Aislalie, 1748; Van Voorst and Boon, 1759. The Messrs. Barings, kinsmen to the partners, began business in 1762, and opened their account in 1764.

Thus we briefly illustrate the antiquity, the ramifications, and the continuous moral working, which are consequent on some of our commercial establishments.

II.

THE BRADFORD INDUSTRIES: MESSRS. FISON & CO. OF BRADFORD.

THERE is one region in Yorkshire which, in close juxtaposition, possesses three mighty towns, whose work is felt throughout the country and the world. These three localities are Leeds, Halifax, and Bradford. They afford perhaps the most important chapters in modern industrial history. They abound in striking examples both of sudden bursts of prosperity and the gradual construction of immense fortunes, and also with the development of the highest problems bearing on the interests of society. On the present occasion we limit ourselves to Bradford. The traveller who arrives at the station finds himself almost at once in Peel-square, surrounded with gloomy but palatial warehouses, which at once give a splendid conception of the grandeur and immensity of modern commerce. At the commencement of the present century it was only a small town, with a population of about a dozen thousand. Now the population is a hundred and fifty thousand; about fifty millions' worth of goods are stored away in these immense warehouses; and the banking accounts of Bradford amount to about a hundred millions' worth of money. It is not simply the vast financial prosperity of the place with which we are concerned. It might fare with the spinners of the worsted and the broadcloth as it did of old with those who wove the Tyrian purple or the Venetian velvet. But Bradford has connected with it vast social movements which are inseparably interwoven with the well-being of the country.

One of the Bradford firms, that of Messrs. Fison & Co., is represented by no less a personage than Mr. W. E. Forster, who was very nearly made the leader of the great Liberal party, and is a possible Premier. Whatever may be the future lot of this distinguished statesman, it is so far true that his Education Act has revolutionised and elevated the character of the nation. In such gigantic works as those of the Messrs. Salt of Saltaire, we see the highest point to which industrial science has attained, and also the persistent prosperous effort to combine with commercial success the moral, intellectual, and religious improvement of the masses of operatives. Both of these great firms shall here be dealt with, as also the general history of the local trade, and the great fortunes which have sprung out of it. We select Messrs. Fison, not as the greatest Bradford firm, but as one which is exceedingly representative, and also because its silent partner, Mr. Forster, connects trade and fortune-making with subjects of the greatest political, moral, social, and religious importance.

Yorkshire is in itself a kingdom—a royalty such as many a king might envy. It is about the size of Wales or of Palestine. It has its mountains and its sea; streams, moorlands, dales; its deep treasures of the earth—the thick-ribbed iron and coal; rich plains of sheep, and the green encircling forests. In the West Riding the great county has its resounding workshops and its busiest hives. And here Nature

has also made the glorious county 'rich in man and maid,' and fashioned them of a sort congenial to the clime—patient, laborious, quick-witted, masterful. But as one moves through the bustling streets and the wilderness of chimneys in Leeds and Bradford, there comes before one the meek patient face of the sheep cropping the thin moorland herbage or in the green meadows. There is here, in truth, the winning of the Golden Fleece, To the peaceful sheep in our own land and in Australian wilds and vast continental plains is due the mightiest triumph of modern industry. Again let us think that all the broadcloth and the worsted are simply, through the chemistry of Nature, transmuted grass—the thin steely blade which pierces the soil and struggles to the upper air, made of the mould and microscopic seedling, the rain and the sunshine. The great industries of Leeds and Bradford are entirely constructed from the fleecy clothing of the sheep. Leeds takes the short wool and makes cloth; Bradford takes the long wool and makes worsted.

Who first converted the wool of the sheep into warm durable clothing is as idle an inquiry as who launched the first boat or baked the first loaf. 'The world knows nothing of its greatest men,' and few men can have been greater than he who invented the ploughshare, or for clothing added the fleece of the living animal to the skins of the slain. When we speak of this trade in our own country, it is common to attribute the origin to the Flemings. But before the last Roman had left Britain, manufactured wool was transported from our shores. The Conqueror and his son Henry brought over the Flemings and settled them in that little England beyond Wales, Pembroke-

shire; and Edward III., through his marriage with a daughter of the Count of Hainault, brought over large colonies of them to settle in this country. Then my Lord High Chancellor first took his seat upon the Woolsack, his judicial mind discerning that the Woolsack was then the very basis of British prosperity. The native element has constantly been reinforced by the foreign element. The thousands of woollen weavers who fled from the Low Countries during the persecutions of Alva, with their superior methods and material, accelerated the progress of the trade. Similarly the worsted trade received great impulse from the expatriation of the French Protestants. Then, again, we got some of our best foreign wool from the merino breed in Spain. During the Peninsular War we had to go to Germany for Saxon and Silesian cloth. The wool imported into England often goes back to its native country with the mark of English manufacture. Most of the merino wool now comes from Australia; and the better the wool the worse the mutton. Germany is now the great source of the supply of shoddy, which we regret to perceive is a vast and increasing business, and affecting other lines of life besides the worsted trade. Old Fuller asserts that the word 'worsted' was derived from the village of Worsted in Norfolk. In the same way we get 'calico' from Calicut, and 'cambric' from Cambrai. Large numbers of the foreign settlers came to Norwich, which was then the Bradford of England. In the irony of time, Bradford and Norwich have transposed their position. In the present depressed state of trade a gleam of comfort is afforded by the prosperous statistics of the woollen business. Our imports are great;

but we can still rely mainly upon ourselves. At the present time about eleven millions' worth of wool is produced—some compensation to the farmer for the loss of protective duties, and also an encouragement to us to depend more upon ourselves.

Bradford stands at the head of a valley, where its own becks, with other wandering streams, meet the Aire. In this valley, before the days of drainage, the waters would collect; and Bradford, like the other Bradford in Wiltshire, obviously means the Broad Ford. Oxford and the Bosphorus have a kindred meaning—the ford for Oxen. We obtain glimpses of old historic Bradford in the time of the Civil Wars. Fairfax commences his Memoirs with saying, 'The first action we had was at Bradford.' No other town suffered more than Bradford in these wars. There was long a tradition that before the Earl of Newcastle entered the town an apparition appeared to him, as he lay in bed in Bowling Hall, and importuned him with these words, 'Pity poor Bradford, pity poor Bradford!' Lady Fairfax was taken captive here, but was promptly sent back to her lord. Since that time, however, Bradford has had a good deal of what we may call social fighting to do. It has had its Luddite riots, the fights with hard blows about the introduction of machinery, the fight with hard words about the protective duties on wool. 'Peace has her victories no less than war;' and some of the greatest of these victories have been won in the West Riding.

When the place first began its business of making worsted stuffs of the long-stapled wool is not exactly known. About a hundred years ago Dyer wrote his poem of the 'Fleece':

'Roll the full cars adown the winding Aire,
Load the slow-sailing barges, pile the
pack
On the long tinkling train of the slow-
paced steeds.'

It is very interesting to trace the gradual advances of this immense business. The manufacturer would make visits to far-off hills and dales, then innocent of chimneys and undefiled with smoke. The peasants had long been preparing for his coming. The one-thread wheel was as much part of the furniture of a thrifty housewife as a sewing-machine is at the present time. In glade, on green, and by the hill-side might be seen Cowper's young cottager sitting spinning at her door, or the busy housewives plying their trade. The manufacturer would distribute the wool and receive back the yarn which his agents had collected. His journey through the wild lonely country would not be without its perils. Some steady roadster would lead the way, and the little caravan would be closed by some stout well-armed fellows. A sad story is told of a young member of the great Foster firm, who was caught in a snowstorm on a wild moor; he fell grievously hurt into a morass, and was found dead next morning, with his faithful dog lying upon his breast. After the yarn had been procured, the next step was to give it out to the weavers. In due time the fabrics were ready for sale in the market, having passed to a considerable extent through the hands of the dyers. The stuffs were then distributed throughout the kingdom, being carried on droves of pack-horses to the various fairs and market-towns.

In looking at the vast development of the Bradford trade, of course the main salient feature is the progress of mechanical invention. Many stories might be told of the goodly fortunes achieved by

machinery. It must be said, to the credit of some manufacturers, that they kept on old people who had been accustomed to work by hand. The machinery for wool-combing quite revolutionised the Bradford trade. The hand-labour has now been entirely changed for machine-labour. The wool, which used to cost two shillings a pound when combed by hand, costs fourpence a pound when combed by the machine. This is done by Mr. Lister of Manningham's machine, known by the name of Heilmann's Patent. The machine was originally invented by a Frenchman named Heilmann, but it was brought to perfection by Mr. Lister. He sold it to the Akroyds and Salts for 40,000*l*. In 1847 Mr. Lister re-bought the patent for the price which had been paid him for it, the vendors reserving the right of use. The practical result is that the Salts and Akroyds got the patent for nothing, and Listers, Salts, and Akroyds have all made their fortunes.

Many other inventions have been made, which have gradually brought the trade to the highest perfection, and which have intensified the energies and multiplied the resources of the place. About a hundred years ago a canal was formed, which connected the trade of Bradford with the Liverpool and Leeds canal. It is a great mistake for the tourist to suppose that the canals are profitless and defunct. Those black waters are still laden with heavy barges, and, though to an immense extent superseded by steam, form highly remunerative companies. Then the fortunes which have been realised by gas- and water-works in those localities! The railway is now brought home to every great business. There are branch-lines and sidings in every

direction. Steam is the useful slave which is turned to myriad uses, locomotion being only a single department; and the Yorkshire industries show a multiplicity of inventions to which it is subsidiary. It is the cheapness and abundance of that 'bottled sunshine,' coal, which insures its supremacy to Bradford.

One might take the mills of Messrs. William Fison & Co. as a very good specimen of the West Riding worsted manufacture, more fairly representative than a larger concern. The firm has been a prosperous one; and the silent partner, the member for Bradford, may be put down as a wealthy man. The works are situated in the pleasant village of Burley in Wharfedale, two miles from Otley, and equidistant, ten miles, from Leeds and Bradford. The river is not so beautiful as it is higher up, as it streams by Bolton Abbey and the glorious woods by Barden Tower. The poet Gray makes a mention of Wharfedale in his exquisite letters. 'Whorl'dale, so they call the vale of Wharfe, and a beautiful vale it is, as well wooded, well cultivated, and well inhabited, but with high crags that border the green country on either hand; through the midst of it, deep, clear, full to the brink, and of no inconsiderable depth, runs in long windings the river.' The classical name of the stream, according to inscriptions which have been found of the dates of Severus and Caracalla, is sometimes used for the river and sometimes for the river genius. This is the Latinised form of the 'Guerf,' or Wharfe of the Saxons. The scenery of the Wharfe has been immortalised by many great painters, and by no greater painter, and with no greater detail, than by Turner. He has worked at it both in oils and drawings.

He used to reside at Farnley Hall in much the same way that he resided at Petworth, in Sussex. 'The scenery,' writes Mr. Ruskin in his *Modern Painters*, 'whose influence I can trace most definitely throughout his works, varied as they are, is that of Yorkshire; and its rounded hills, far winding rivers, and broken limestone scars seem to have formed a type in his mind to which he sought, so far as might be obtained, some correspondent imagery in other landscapes. He had his attention early directed to those horizontal beds of rock which usually form the face of the precipices in the Yorkshire dales, projecting or mouldering away in definite succession of ledges, cornices, and steps.'

The village of Burley lies on the left side of the stream. Of course the water-power is the great *motif* of the mill. In the West Riding, wherever in romantic scenery, unless retained by the territorial lords, you find a gushing stream, there you will find the water-wheel and the mill. There is often a most striking combination of Nature in her most primitive aspects, and the ugliest designs of modern invention. Often, close by the mathematical many-windowed mill, you see the pleasant home and lovely grounds of its proprietor. You may find rare orchids in his greenhouse and fine pictures on his walls. The water-wheel of the Messrs. Fison's manufactory is supposed to be the most powerful in the whole county of York. It is thirty feet in diameter, eighteen a-breast, and of about 150 horsepower. The mills, though denounced by *Murray*, who otherwise does not mention this interesting village, as ugly, are very well built, and cover a good deal of space. They are lighted by gas

manufactured on the premises. Most of the machinery is worked by water-power. Such proprietors as those of these mills are not likely to leave the religious and intellectual wants of their people unattended to. Mr. Fison, the senior partner, resides at Greenholme, and a school is attached to the mill called the Greenholme School, which is worked on the half-time system. About ten years ago they erected a hall in the principal street for their workpeople, well supplied with periodicals and with a library. The lecture-room will hold 600 people, and is used for penny-readings and other entertainments. The number of operatives engaged is about 800, but the average attendance is only 150; so difficult is it even under the most favourable conditions to create among the artisan class any enthusiasm for intellectual pursuits. Fison & Co. are among the principal landed proprietors. They hold other mills, one of them the Junction mill at Windhill.

Mr. Forster, the distinguished partner in this firm, comes of an ancestry truly illustrious. His father was in every sense one of the best men of the day. He was the great itinerating Quaker missionary. His life and character formed a very near approximation to that of John Wesley. In any order of life his singular energy and ability would have enabled him to set his mark upon the world. Quakerism, as a religious society, is dying out; but not before it has done a great work and has entered a noble protest against the vices of society. Forster, the Quaker preacher, like Wesley, travelled all over England, Wales, Scotland, Ireland, and made repeated visits to America. He also carried on his evangelistic labours on the Continent. He be-

came intimately acquainted with the Gurney family, near Norwich, and married one of their connections, Anne, the sister of Sir Thomas Fowell Buxton. They were married in Tenth Month, 1816. This alliance with the great Quaker family of East Anglia had a vast effect upon young Forster's business fortunes, and has greatly shaped and coloured his political career.

In the course of his wanderings the good Quaker preacher and missionary came to Bradford. The town was far from being unknown in the annals of the Society of Friends. In the time of Charles II. there were great numbers here who suffered considerably. There was one man especially, named Wynn, who had been a clothier, and become soldier, and then, going over to the doctrines of George Fox, stoutly refused to fight. He was a Quaker minister for thirty-six years. So there was a sacred Quaker tradition to be maintained at Bradford, and which Forster maintained most stoutly. He made many visits to Yorkshire, holding meetings in barns, houses, and wherever he could find an audience. Years after, one Sarah Hustler gave an account of a meeting she attended at Bradford. 'The meeting was large; most of the clergy and the ministers of the Gospel of the district were present. After an unusually solemn silence, William Forster rose. A deep impression was evidently made upon those present. Years afterwards the meeting was spoken of by persons of different denominations as a very impressive one. "That man's preaching goes to the very root of the matter and to the very hearts of his hearers."' The young minister's wife—he began his ministerial career before he was twenty—the mother of the future statesman,

had not been brought up a Quakeress. She had spent a good deal of time at Weymouth, then a fashionable watering-place, and had attracted the kindly personal notices of George III. during his residence there. A good wife, she became ardently attached to her husband's work. He describes to his friend, Sarah Hustler, the little house at Bradpole, Dorsetshire, where his only son was born: 'Our cottage is a plain-built stone house, thatched roof, and casement windows; one end comes to the footpath alongside the road. In front we have a neat forecourt, at the back a small orchard, and at the other end I hope to make a good garden. There are two parlours; one of them a neat snug room, not very large; the other, I think, may be improved and made very habitable. There is a small light room for a store closet and a comfortable kitchen. There are four lodging-rooms on the second floor—I think of converting one of them into a sitting-room—and we have also good garrets. The only objection is the distance of a mile and a half from meeting.' In 1827 he removed to the neighbourhood of Norwich, between the city and Earlam. At Norwich his son would become familiar with those manufacturing processes which had their first beginning there long before they were transferred to the West Riding of Yorkshire.

William Forster was sent to the celebrated Quaker school at Edmonton. The worthy Quakers, seeing that so many of their young men, when they went up to Oxford and Cambridge, lost their sectarianism, devised a college of their own, that they might be able to dispense with the English Universities. The school only numbered about twenty-six, and it has sent eleven members to

Parliament. William Forster, we are assured by one of the most distinguished of his tutors, made great and equal progress, both in mathematical and classical studies, and especially, though still a youth, advanced to the highest mathematical studies. It was the intention of the wise Quakers that their sons should have the advantage of a collegiate course, and complete it in such good time that, when still young, they might enter on a business career. This, we may mention, is the design with which the latest of Cambridge colleges, Cavendish College, has been established. The Quakers have the merit of being very true to each, and promoting each other's business plans. Mr. Forster made his first acquaintance with manufacturing life with Mr. Pease at Darlington. It so happened, however, that a fortunate accident gave him an opening in another direction. We give the story as we have received it, without guaranteeing the absolute accuracy of all the details. Mr. Forster's father had occasion to call, respecting some matter, on the Fisons' father in Norfolk, and in the course of conversation he happened to mention that he had a son, William Edward, whom he designed for business. Old Mr. Fison said that he had two sons just commencing business in Bradford. In this way Mr. Forster came over to Bradford, and the connection was formed.

In the life of Mr. Forster, the preaching Quaker, we find several references to his son. When he alludes to his birthday, he writes, 'The Lord bless, preserve, and prosper him?' We hear of his spending some time with his son near Bradford. In his last illness he mentions him: 'Of course you will be sure that William and Jane should hear all that is to be

heard about me, if it can be so. Dearest child, I know how tender he would have been; but I do not know that I could have wished him to witness my sufferings and my weakness (1854).' He was buried in the graveyard near the Friends' Meeting House at Friendsville, Blount County, Tennessee—'a bright sunny spot, surrounded by trees, rural and picturesque, gently sloping to the south.' At one interesting period, the political career of the son and the evangelistic career of the father run in the same groove. In the great Irish famine of 1848, father and son made a tour of charity and investigation, as, indeed, did other good and great men at the same time. Such a field would be a good training-ground for political observation, and, indeed, Ireland must always form a distinct province of every statesman's study.

Mr. Forster's place at Burley is called Wharfeside; his brother-in-law, who died lately, the Rev. E. P. Arnold, Inspector of Schools, had a place called Cathedine. Mr. Forster's name is to be carefully distinguished from that of Mr. Foster, who has a place in Wharfedale—that delicious dale whose upper waters fertilise a land which is a very paradise for the Bradford manufacturers and their 'hands.' The veteran chief of the Foster clan now enjoys a retreat—Hornby Castle—in Wharfedale, having consolidated a business and a fortune, after a series of surprises and vicissitudes rarely paralleled in the commercial history of this country. Old John Foster is a true hero of industry; his works at Queensbury, a few miles out of Bradford, up a very hilly country, form one of the greatest marvels of the manufacturing counties. His establishments come next after those of the Salts of Saltaire. His

'shed' has thirteen acres of flooring; he employs 3500 people; pays 100,000*l.* a year in wages; he consumes annually 15,000 tons of coal and 15,000 packs of wool. They are their own colliers and their own builders. They have built whole streets for their work-people; and in all their buildings they aim at cleanliness, light, air, and space. They have the rare distinction of being to a considerable extent their own inventors. They not only consume their own smoke, as all people ought to do, but they extract the maximum amount of mechanical power out of the minimum amount of fuel. Their great specialties are the modern alpaca and mohair. As a singularly accurate and acute observer says: 'As we pass through these storerooms we are amazed at the immense quantity of wool kept in stock. English hogs and wethers, wools from the Iceland Island, the black and brown locks of the Peruvian sheep, and the lustrous Angora goat's hair of Castamboul (said to be the oldest of textile fabrics), meet us on every hand. We are in imagination, then, in the inhospitable islands of the North, away to the rich mine-lands of Peru, and onwards to the plains of Asia Minor. In addition to the home consumption, these goods are exported to France, Germany, Russia, Italy, Spain, North and South America, and to the Australian colonies.'

We must return from this

* We are quoting Mr. William Cudworth's *Round about Bradford*, a series of descriptive sketches, overlaid, indeed, with detail, but the result of immense personal labour, and very helpful in realising the general condition of things. Besides expressing our obligations for private information, we ought to mention the late Mr. James's valuable works on Bradford and on the worsted manufacture; Mr. Baines's *Yorkshire, Past and Present*; and the biographies of Mr. Forster senior, by Mr. Seebohm, and of Sir Titus Salt, by Mr. Balgarnie.

digression to the *personnel* of our article, the great national names which prominently emerge from their local surrounding. Happily Mr. Forster has been liberated from the cares of business. We hear he is prosperous in his business, and would be wealthy without his business. His apostolic father would hardly be a wealthy man. He was one of a numerous clan; but it so happened that each of the clan was childless, and their fortunes came to him. For instance, there was an uncle Josiah, formerly a schoolmaster, and who is repeatedly mentioned in his brother's memoir, who came into a little fortune which descended to him. Then, again, Mr. Forster has been peculiarly happy in his marriage, as purely illustrious as his father's. He married the only daughter of the great Dr. Arnold of Rugby, with one of those rare reputations for mental strength and purity which only blossom once or twice in a century. The present Prime Minister of this country has spoken of the 'sustained splendour of stately lives;' but there is something which is finer yet—the sustained beauty of saintly lives. Such a life was Thomas Arnold's of Rugby, Mr. Forster's father-in-law. No one will be surprised that his two brothers-in-law became Inspectors of schools under the Minister of Education.

Mr. Forster has now possession of Fox Howe, the country home of the great schoolmaster when he could escape from the flatness of Rugby to the mountains. Here his widow long resided after his most sudden and most lamented decease. Most tourists in the lakes know the spot, and have made a pilgrimage thither; it is in the immediate neighbourhood of Grassmere and Rydal Water and Windermere. Around are

woods and waters and the shadows of the everlasting hills. The pupils of Arnold and his many friends know the place well ; and, indeed, it must always be regarded as a great social and intellectual centre. These associations will be revived under the roof of Mr. Forster. It is with a certain satisfaction that we note how the trade and traffic of Bradford are combined with the solitude, the poetry, the calm retreats of the Westmoreland hills.

Bradford may lay claim to yet another statesman besides Mr. Forster. This is Lord Cranbrook, the Minister for India. About a century ago there was a well-known Hardy family residing in Great Horton-road, Bradford. The father was a solicitor practising in the town, and being a far-sighted man he invested his earnings in the industrial undertakings of the place. He became a partner in the famous Low Moor Iron Works in the neighbourhood of Bradford. His son, John Hardy, while retaining his father's interest in the Low Moor Works, followed the higher walks of the legal profession, and became Recorder of Leeds, and for a considerable time represented Bradford in Parliament. He had three sons. The eldest and youngest became members of Parliament, and the second was largely concerned in the management of the works. The youngest, Gathorne Hardy—Gathorne was his mother's surname—being disappointed in obtaining a silk gown, threw himself vehemently into politics, and became a Cabinet Minister and a peer. Mr. Hardy has closely connected Oxford and Bradford, and it was almost by accident that he did not take his title from Oxford. The title of Bradford was already taken up.

There had been dealing with the firm of the Fisons for some time a young manufacturer commencing business-life, bearing a name which afterwards became very famous, Titus Salt. He was come of an old honest Yorkshire stock, who had farmed until farming became unprofitable. His father had come to Bradford at the time of the great and sudden development of trade there, and engaged in the wool-stapling business. Titus Salt began at the lowest rung of the ladder, and made himself thoroughly acquainted with all the details of his business. He acquired a practical knowledge of combing, slivering, spinning, and weaving. The raw wool would be placed before him on the board. His first business would be to cleanse it of the natural grease, and disentangle it from all the foreign substances with which the sheep had been brought in contact. He would then separate the wool of the fleece according to the length and the fineness and softness of fibre. All this requires a keen eye and cultivated touch. Then came the washing with soap or alkali and water. The wool was then combed, which was once done by hand, though now by steam. The wool is then spun into yarn, and the yarn woven into fabric. Thus Mr. Salt was a wool-stapler ; but there were two other points to attain. One of them was that he should be a manufacturer, another that he be a buyer and seller in the markets.

The original intention had been that his firm should confine its operations to spinning. It was some misunderstanding with the Fisons which made Titus Salt resolve that he would 'spin and weave for himself.' He brought a positive industrial genius to his work. The great discoveries which

he made, which created his own fortune and many another man's fortune as well, was the discovery of the uses of Donskoi wool, alpaca, and mohair. The story has been often told, but it is well worth telling again.

His very first venture was with Donskoi wool for the worsted trade. This is the wool grown on the banks of the Russian Don. It had been extensively used for the woollen trade, and why should it not serve for the worsted? 'Daniel Salt & Son' invested largely in this substance, but were unable to dispose of it to their usual customers. Titus Salt resolved that, since he could not sell it to the manufacturers, he would manufacture it himself. He set up a separate mill, and then spun the Donskoi wool into yarn, and wove it into fabric. It was a great commercial success. It is said, indeed, that years previously the Australian wool, the imports of which now amount to nearly a million of bales, was first brought into use by accident. The first bag of Australian wool was sent by the Rev. Samuel Mander to his nephew, a Yorkshire hosier. It was so filthily dirty that no one would buy or try it, and so it was thrown on a dunghill, whence it was collected by a rag-gatherer. The firm to which the rag-gatherer sold it discerned its value, kept their secret, and for some years monopolised all the wool grown in New South Wales. George III. was, we believe, the first English gentleman to wear a coat of Australian wool to encourage the commerce of his colony.

The grandfather of the present Earl of Derby was a great naturalist, and had brought together a large menagerie. The old peer, wrapped up in his animals, could hardly appreciate the brilliant

political career of his illustrious son. At the old Earl's death his collection was brought to the hammer. Mr. Salt then bought a considerable number of the pacas or alpacas. The word alpaca is a generic word for the 'camelidae' of the New World. The animal itself is very like an Asiatic llama or an English sheep. It is, however, a much finer animal than a sheep; eyes large and lustrous as a gazelle's, and the creature will bound off into a free bold canter. Its hair, when left to itself, will grow to a length of between twenty to thirty inches. The alpaca, like the chamois, haunts the loftiest mountain heights. Flocks are found in hundreds on the highest mountain ranges of Chili and Peru. The creature is very shy and timid, but when young is easily domesticated by the Indians.

It was in 1836 that Mr. Salt made his first acquaintance with the wool of the alpaca, which is now used so generally in the Bradford trade. He had happened to call at the counting-house of Messrs. Hegan & Co. at Liverpool. This firm had had several hundred bales of this wool consigned to them from South America. For a long time it had hung on their hands like a drug. In fact they had made up their minds to re-ship it to Peru. Mr. Salt had never seen the stuff before, but he examined it slightly. Going into the office on another occasion he examined it minutely. He took a sample away to examine it at his leisure. He shut himself up in a room at Bradford to manipulate it thoroughly and at his leisure. He went through all the processes, with which he was thoroughly familiar, scouring, combing, and testing it. Then a long glossy wool emerged, which he saw at once was admirably

adapted for the lighter fabrics of the Bradford markets. It was some time, however, before he could persuade his friends of the utility of the invention. His father strongly advised him to have nothing to do with the nasty stuff. Titus Salt, however, had the courage of his convictions. He went back to the Liverpool office, and bought up the whole consignment of wool at eightpence a pound. He determined not to offer it for sale to the manufacturers, but to manufacture it himself. He met an old friend in Garraway's Coffee-house in London, and said, 'I am going into this alpaca affair right and left, and I'll either make myself a man or a mouse.' There is a great tendency for the same industrial discoveries to be made simultaneously. There were people in England who perfectly well knew that a fine fabric might be made from alpaca wool, and had even manufactured it as a matter of curiosity. It was the genius and far-sightedness of Titus Salt that discerned the possibility of a new and great industry.

Another material largely used in the Bradford market, and first used by the Salts, is mohair, the wool or hair of the Angora goat. The name is derived from the town of Angora, between 200 and 300 miles from Constantinople. So just as one material comes from the far West, the other comes from the far East. The goats of Angora have long, beautiful, silken hair. The goat's hair mentioned in the Old Testament is supposed to be this stuff. The beautiful Utrecht velvet is woven from this. Thus, as in former times, the Turkey market is open to the English manufacturing trade, and the Bradford firms have their regular agents at Constantinople. When Mr. Salt's work-people came to

visit him at his house, they found in the park herds of llamas, alpacas, and Angora goats. The work-people came in such numbers that accommodation was provided for 5000. Like most of the Bradford manufacturers, Mr. Salt had his home away from the town seven miles; the offices of business firms in Bradford being connected by wire with the factories in the surrounding districts.

His great industrial achievement, which evidenced the immense wealth which he had accumulated, was the creation of Saltaire. The mill cost at least 100,000*l.* in building, and moreover there was the gradual acquisition of a large estate and the building of a large town. There are various points to be noted about Saltaire, especially a certain large-hearted, public-spirited, and refined way of 'doing business.' All is not done for pelf or profit, as might be supposed by the undiscerning. In selecting a site, convenience was first sought for; but beauty of scenery was also carefully kept in mind. The neighbourhood of Saltaire is still extremely beautiful. It is close by Shipley Glen, beloved by tourists, and beyond the hills the keen heathy moor stretches away towards Wharfedale. The position of the factories is itself very striking. On the north side, the bank is high and well wooded; the Aire itself, that useful river which does myriads of pounds' work for the factories, is here not greatly stained, and a dam across it gives a dash of white foam as a foreground to the mass of plain but good Italian building. That great engineer, Sir William Fairbairn, says of the position: 'It has been selected with uncommon judgment, as regards its fitness for the economical working of a great manufacturing establishment. The

estate is bounded by highways and railways, which penetrate to the very centre of the buildings, and is intersected both by canal and river. Abundance of water is obtained for the use of the steam-engines, and for the different processes of manufacture. Portage and cartage are entirely superseded, and every other circumstance which would economise production has been carefully considered.' It is not the commercial aspect of the place, however, so much as the philanthropic and sanitary aspect, which has created quite a literature in respect to Saltaire, and has drawn travellers from all parts of Europe. It is a model town. The Salts have housed 5000 people, each cottage with several bedrooms. At times, Sir Titus has had them all to dine with him. The following is the bill of fare on one occasion: 'Four hind-quarters of beef, 40 chins of beef, 120 legs of mutton, 100 dishes of lamb, 40 hams, 40 tongues, 50 pigeon-pies, 50 dishes of roast chickens, 20 dishes of roast ducks, 30 brace of grouse, 30 brace of partridges, 50 dishes of potted meat of various kinds, 320 plum-puddings, 100 dishes of tartlets, 100 dishes of jellies, &c. Altogether there were two tons' weight of meat, and a half-ton of potatoes. The dessert consisted of pines, grapes, melons, peaches, nectarines, apricots, filberts, walnuts, apples, pears, biscuits, sponge-cakes, &c. There were 7000 knives and forks, 4000 tumblers, 4200 wine-glasses, and 750 champagne-glasses.' The present writer made a careful visit of observation to Saltaire, which was certainly fruitful in interest and instruction. All the processes of manufacture might be traced from the rough wool to the finished fabrics. We are hardly able to reconcile Mr. Balgarnie's mention of champagne

and wine glasses with the rigorous exclusion of publicans from the Salts' dominion at Saltaire. Also the big gaudy meeting-house seemed like a huge music-hall. Still, the place goes far to realise Dr. Richardson's City of Health, and serves to obliterate the old reproach, that employers looked on *employés* as mere human mechanism, not as possessing hearts and souls, but simply 'hands.'

Various other large fortunes may be enumerated, especially associated with Bradford. The firm of John Foster & Sons of Queensbury has been mentioned. Isaac Holden & Sons of Bradford, who have also large establishments in France, have gained fortunes as wool-combers. The Illingworths and the Garnetts have made their fortunes as spinners. The Listers have very large velvet and silk mills. George Hodgson is the great loom and machine maker. The late Robert Milligan, formerly member for the borough, made a large fortune as a merchant; but, as a rule, merchants in Bradford have not made large fortunes. Mr. Ripley, the present member for Bradford, whose parliamentary vagaries have excited considerable interest in the political clubs, makes enormous profits as a dyer. His returns are popularly put down at a hundred thousand a year. Mr. Ripley puts part of his wealth to magnificent uses. He has built a whole town for his operatives, which is called Ripleyville, but it has not the real unique character that belongs to Saltaire. One of his latest benefactions has been to endow Rawdon, the parish in which he resides, with a magnificent convalescent hospital. Rawdon is an extremely pleasant village, half way between Leeds and Bradford, where many of the merchants have their

country homes. This convalescent hospital is the largest which has hitherto been achieved, and marks an era in the history of such institutions. Mr. Ripley has spent about forty thousand pounds on the edifice and the grounds, and guarantees the cost of maintenance, which, however, ought to be met by patients' payments and general subscriptions. We regretted, however, on a careful personal inspection, to observe a want of tender and humane consideration for the invalids. They have little rest and privacy, and no free access to their apartments. The Marquis of Salisbury opened the institution, being Mr. Ripley's guest on the occasion, although the building was hardly fit for opening. This illustrates the increasing connection between the landlords and the cotton-lords.

Having said so much about the masters, we must say something about the men. Indeed, many of the men have, by their industry and their savings, risen to the rank of masters. There is a strong indigenous character about the place and people. The Bradford trade has drawn together a considerable colony of Germans, who are, however, chiefly engaged as merchants, and fail to affect the local colouring. It is a great sight to see the many thousands poured forth from the mills during the dinner-hour. The young women, honest and robust girls, have their shawls thrown over their heads to shield them from the effects of the altered temperature. On Sundays the roof of cloud is removed, and sprightlier apparel sparkles in the rare sunshine. Some of the old characteristic features of the place, after much struggling, have died out. The 3d of February, in our Prayer-books, records the name of that black-lettered saint, St. Blasius, B.M.; he was a bishop in

Armenia, holding the see of Sebaste. It is related in the *Acta Sanctorum* that his flesh was scored with iron combs, and that he was finally beheaded with two boys under Agricolaus, the prefect of Sebaste, in the early part of the fourth century. He is the patron-saint of Ragusa, and is, from the combs above mentioned, considered the patron-saint of the wool-combers. The tradition, or rather the history, has left distinct traces in this country. St. Blaise is the patron-saint of the little island of Pladay, south of Arran, and had altars in the old cathedrals of Glasgow and Edinburgh. There is a village named after him in Cornwall, St. Blazey. He has a much more legitimate title than those queer Cornish saints who have so much astonished Latin theologians. His festival has been irreverently described by a modern novelist as the Feast of St. Buffer and St. Blazes. His day was a great day for the wool-combers of Yorkshire; it was celebrated every seventh year with processions and rejoicings, and was regarded as a real saturnalia. It was considered a great day at Leeds and Halifax. The last occasion, however, on which St. Blazey's day was kept with all its pristine grandeur was at Bradford in 1825. It was a most extravagant pageant, but it was the last; the dissipation and frivolity were immense. Worse than this, it led up to a great strike which seriously imperilled the prospects of the place. The great mill-owners, while plotting against the recurrence of the festival, took care to substitute something better, in the way of a School of Design and a famous Mechanics' Institution.

Let us look at the weavers' view of the case. The Bradford people have a regular North-country dialect. We extract from a little *bro-*

chure, Songs in Dialect of Bradford Dale, not the raciest example, but the one which is the most intelligible and which has a social value. Our readers will exercise their ingenuity in deciphering the Doric :

'Aw'm a weyver, ye know, an awf-deead;
So aw du all av ivir aw can
Ta pat away aat o' my bread
The thowts an the aims of a man.
Eight shillin a wick's what aw am
When aw've varry gooid wark an full
time,
An aw think it a sorry consarn
Fur a hearty young chap in his prime.

Bud ar maister says things is as well
As they hae been, ur ivir can be;
An aw happen aad think so mysel
If he nobud swop places with me.
Bud he's welcome to all he can get,
And begrudge him o' noon o' his brass,
An aw'm nowt bud a madlin ta fret
Ur ta dream o' yond bewtiful lass.'

The operatives impress one very favourably. They are an upright and a downright lot. They are shrewd, vigorous, self-reliant; a little inclined, after the fine old Roman fashion, to regard strangers as their natural enemies. They will support a quack doctor—who, however, probably understood them well—and even fortune-tellers: the famous old 'Lingbob Witch' left quite a pile of money. They are clannish, perhaps a little rude. Their rough-looking homes are cosy and comfortable, and the piano is common enough in them. They have strong feelings, and backup their churches and chapels, and, we must also add, their old-fashioned public-houses. They go out in their thousands to cottage flower-shows and tea-meetings on any social pretext, and often have their trip to the seaside, or even at times a journey to the Paris Exhibition.

It should also be recorded that there is an infinite amount of benevolence and public spirit at Bradford. There is a splendid free library, the new buildings for which have recently been opened. The Peel Park is well

worth a visit from all sight-seers. A Technical School has also been established. This is most decidedly a step in the right direction. If Bradford is to hold its own, indeed if the industrial achievements of this country are not to be distanced by continental nations, technical education must assume an extent and importance which it has not hitherto found in this country.

A great deal might be written on the social aspect. This has, however, been done by perhaps the greatest literary genius which Yorkshire has produced, Charlotte Brontë, in her *Shirley*. She knew Bradford well, and passed a great deal of time at Gomersall, in its immediate vicinity. The Bradford people often go and take their visitors on a pilgrimage to the high-lying moors of Haworth. They meet other visitors there, from America and all known regions. The Bradford people know very well who was Mr. Yorke, in the novel, and which was Shirley's own home, and which were the parishes of the three curates. The Bradford manufacturers retain the energy, enterprise, and integrity of the typical Mr. Yorke. But in these modern days they have in keener effulgence 'the gracious gleam' of literature and art. You will not often find a better knowledge of books and men and travels than in the suburban home of the Bradford merchant, one combined with a heartier hospitality. One such home the writer gratefully recalls, protected by the woods on the heights and with the valley of the Aire outspread below. That river, which was once the only stream which fed the mills, is not now what it was. The time is passed when sportsmen recorded how they took the seven-pound lusty trout in that 'pure and limpid stream.'

The modern host will hardly be able to say, like a character in a well known Yorkshire narrative : 'We have some grouse and a few trout out of the Aire ; and if you will only stay, there is a fawn just put down.' The country has altogether changed since the time of Leland and De Foe. But even in the most crowded hives of industry there is still the reliquary grace of Nature which contends with the irony of facts. We meet with the old ivied mansion, the old Elizabethan avenue ; the stream bursts from the rock ; the bit of ancient forest is interspersed among the chimneys ; the moor-

land comes down to the very margin of the bustling township. As if to compensate for the 'burden and heat of the day,' Nature has placed this great manufacturing district within easy reach of the choicest scenery which old England can show : the bracing air and cool fountains of Ilkley ; the immemorial ruins of Bolton Abbey with its environment of woods and waters, and the great silent heathery moorlands stretching far away over the grand country ; and beyond these again, but still within easy reach, the heights and depths of our western and eastern shores.

III.

THE PIONEERS OF RUSSIAN COMMERCE: STROGONOFF, DEMIDOFF, AND POSCHOWSKY.

Introductory.

As London, by its geographical situation—placed as it is in the very centre of the land hemisphere of our globe—has concentrated in itself the commerce of the world, so Russia, geographically placed as she is, forms the commercial connecting link between Asia and Western Europe. As early as the tenth century of our era, Slav settlements existed along the shores of the Baltic, one of the most famous of which was the city of Vineta, on the island of Wollin (near Stettin). The large number of ancient Arabic coins, dating from the eighth, ninth, and tenth centuries, found on its site, testify to the extended commerce of Vineta. It was thus spoken of by Adam of Bremen, who wrote in the eleventh century: 'It is the largest of all European cities personally known to me, inhabited by Slavs and other nations. . . . The inhabitants are still Pagans; but, irrespective of this, no more gentle, hospitable, and pleasant people can be found. Rich in commercial wealth, this city contains all that is rare and agreeable.' Towards the end of the twelfth century, the city was entirely destroyed by the Danes, and never rose from its ruins. In the thirteenth century the German Hansa made Nishni Novgorod its chief dépôt for its eastern commerce, and the city thereby became so flourishing and powerful as to lead its inhabitants to ask boastfully, 'Who can prevail against God and Nishni Novgorod?' But when in 1478 Novgorod was taken by the Grand Duke Ivan I. Vasiljevitch, the

Hansa was driven from the city, which in consequence rapidly decayed, whilst the conquest of the Russian seaboard by Mongolians, Tartars, and Turks ruined the maritime commerce of Russia.

To bring Russia into fresh commercial relations with Western Europe, a new impulse was required, and that came from the quarter whence it could least be expected: from the North. We allude to the arrival of Richard Chancellor on the spot where now stands Archangel, of which farther on. The English Company of Muscovite Adventurers, in whose service Chancellor sailed, erected a factory at Archangel, whence they traded with Central Russia, giving in exchange for her raw produce the manufactured articles of Western Europe. For Russia in those days had no industry, and its commerce was restricted, as we have seen, to the west; to the south-east mighty neighbours had monopolised what trade there was; and to the north-east the Ural mountains seemed to form an insuperable barrier to any advance in that direction, especially as the country beyond was known to be inhabited by wild and hostile tribes. Hence to open up, as it was undoubtedly desirable to do, to Russia and the west of Europe the immense country lying on the farther side of the Ural mountains, Siberia had to be invaded and brought under Russian dominion. By whom, and how this was accomplished, and with what important results the conquest of Siberia was fraught for Russia, shall be briefly told in the life of the founder of the Strogonoffs, the first

of the families we have selected as illustrative of Russian commercial enterprise and success.

Siberia.

But first a few words on Siberia. This country, the largest in the world, extends from the Ural to Behring's Straits. Its actual dimensions cannot accurately be stated; for its northern coasts lie in the ice-bound Polar seas, and its southern frontier advances elastically towards the core of inner Asia, towards Thibet and Afghanistan. When the Russians first took possession of it, it must have been almost a desert; for even now, after all the generally well-directed efforts the Russians have made to colonise Siberia, it has not five millions of inhabitants. They are chiefly Russians and Mongolians, and very unequally distributed. The population is settled mostly along the principal high-roads, rivers, and in the milder south and west, leaving the north and east almost desert. There eternal snow covers the ground; lonely tundras, or snow-clad heaths with unsteady marshy ground, stretch far away, where even in summer nothing is seen but mighty herds of reindeers, pursued by swarms of the blood-thirsty mosquitoes of the north. Wild nomadic tribes form the only population of vast regions. Yet Nature has not treated the country in so harsh a manner in every direction. In the south and south-west there are fertile and rich tracts of land, with an almost Italian climate, capable of supporting a numerous population, when once they shall have been colonised by industrious settlers.

Besides the products of agricultural labour, for the transport of which the gigantic rivers of the country offer every facility, Siberia teems with mineral treasures.

Throughout its mountain ranges gold, platina, iron, graphite, lead, copper, and silver abound. But it was not these that first lured the Russians to the conquest of the country; the attraction was apparently a much meaner one, an animal, no larger than the marten of Europe, viz. the sable, whose fur is even now, in spite of iron and gold mines, the most valuable branch of Russian and Siberian commerce. The tiny sable led a bold adventurer to cross the mighty chain of the Ural, and finally to present to the Czar, as Cortes did to Charles V., a vast empire, conquered within an incredibly short time.

The Strogonofoff, and the Conquest of Siberia.

In the middle of the sixteenth century, Ivan II., the second of the Russian princes who bore the title of Czars, sat on the throne of the rulers of Russia in the Kremlin at Moscow. Under him, who is known in history as the 'Cruel' or 'Terrible,' modern Russia was consolidated, and the last remains of Mongolian supremacy were destroyed. Yet this blood-thirsty tyrant did more than many other rulers of fairer reputation for the civilisation of his semi-barbarous people. He invited foreign, chiefly German, artists, *savants*, and artisans to Russia; for he saw that only by the introduction of western culture his own country would be raised to an equality with other European states. The first Russian printing-office was established in his reign, and a fortunate accident laid the foundation of commercial intercourse with England. In the middle of the sixteenth century English goods could, for reasons too long to specify here, be introduced into continental markets at very low prices only. Manufacturers, there-

fore, sought for new outlets ; and an expedition of three vessels, commanded by Sir Hugh Willoughby, sailed in 1553 from the Thames to find a northern route to China and India. But two of the vessels were lost with all hands in the Polar Sea ; the third, commanded by Richard Chancellor, reached the White Sea, and landed at the mouth of the Dwina, close to a convent, on a spot where now stands the town of Archangel. Chancellor gave up the idea of penetrating to India, obtained leave to visit Moscow, and was well received by Ivan II., who entered into a commercial treaty with England.

The Czar also sought to extend the limits of his empire, which he accomplished towards the east by means of the Strelitz, the first standing army of Russia, founded by him. In 1552 he conquered Kasan, and two years after he also made himself master of Astrachan, and Russian boats crossed the Caspian Sea, the greatest inland sea of Asia. But a greater addition to his empire was yet in store for him.

A century previous to Ivan's conquests a Tartar chief had gone over to Russia. He was baptised, and received the Christian name of Spiridion. He settled in the north, where the Vitschegda empties itself into the Dwina, and founded the town of Solvytshegorsk, and began amassing great wealth by widely extended dealings in furs. The intense trading spirit that animates the Chinese must have existed in him. But there is no doubt that intellectually he was far superior to those who had converted him. Russia was scarcely yet civilised ; barbarism and ignorance characterised the people, compared with whom the despised followers of the Koran often appeared civilised.

Thus, for instance, the Mongolian understood arithmetic : the Russian did not. Spiridion, by introducing the abacus, which the lower classes of Russia, with those of China, use to the present day, conferred a positive benefit on the people. The Russians looked on the simple apparatus, too well known to need description, as a thing of magic ; but with the teachableness of the Slavonic race they soon appropriated the art of the Tartar to themselves, and transferred it from child to child. Spiridion, having trained able assistants, founded several trading stations along the Dwina and Vitschegda, penetrated along the latter river in an eastern direction as far as the locality of the modern Ust Syasolsk, where he established salt-boiling houses which yielded him large profits ; and advancing further and further east he reached the sources of the Kama, yea, the Ural, which he crossed, finally descending into the valley of the Tura, which, already on Siberian soil, pours its icy waters into the Istysch.

Once in Siberia, Spiridion soon found a more attractive and remunerative trade than salt-boiling in his intercourse with the inhabitants of the north-western parts of Siberia, receiving from them large quantities of the choicest furs in exchange for toys and other trifling commodities. As Astor crossed the Rocky Mountains and brought costly furs from the Fraser River, so the Christianised Tartar, through dangers and difficulties, established that fur trade which ruled all the markets of the world until the Hudson's Bay Company appeared as its rival. But, alas, the enemy was watching. Spiridion's former co-religionists arose against him. On one of his journeys he fell into their hands, and

tradition reports that he was planed to death alive with a kind of plane specially made for the purpose by his enemies, and that from this barbaric act his successors obtained the name of Strogonoff, said to be derived from the Russian word for a plane.

But the active spirit of the founder of the house did not die with him; his heirs continued what he had begun, and attained such distinctions and dignities as few other Russian families. Anika Strogonoff, Spiridion's son, protected by Ivan I., caused a great number of Russian families to settle on the Kama, and its tributary, the Tschussowaja; he worked salt-mines, extended the fur-trade, and finally obtained from Ivan those wide domains as hereditary fiefs. His three sons crowned the deeds of their ancestors by the conquest of Siberia, and commerce in this instance again was the pioneer and spreader of civilisation.

Ivan II., who appreciated their worth and the protection they afforded towards the East, granted them new privileges, by virtue of which they built fortified villages and small towns in the neighbourhood of the West Uralian rivers. For their defence they needed soldiers; and as the wealth and liberality of the Strogonoffs were known throughout Russia, numerous adventurers, honest men and rogues, came to take service with the great fur dealers. Russian armourers received extensive orders for every kind of material of war; and the once desert regions on the western slopes of the Ural soon resounded with busy life, colonists and artisans being freely invited to settle there. The Strogonoffs followed the example set by Ivan II. in intrusting the chief management of their affairs to Germans. The clerks of the Strogonoffs, the

sergeants who drilled their soldiers, the correspondents who were at the head of the factories, the officials and paymasters, were nearly all Germans. And well they performed their tasks. The order they introduced, the activity they displayed in every direction, contributed not a little to the successes of the Strogonoffs. Where the Tschussowaja discharges itself into the Kama there arose in 1558 the small town of Kankor; farther towards its source the strong place Kergedan; and between both extended a long line of fortified log- and store-houses and small arsenals. The small army was not left without occupation, for the neighbouring tribes became more and more impatient of the Russian yoke. In 1572 an insurrection of three powerful tribes broke out, and was only put down after severe fighting. The north-east of Russia was thus in safe hands, and Ivan poured fresh marks of favour on the merchants, who knew so well how to combine the interests of commerce with the policy of state. But battles with the mountain tribes were only the prelude of what the Strogonoffs were to accomplish on the other side of the Ural.

Among the separate states formed out of the wreck of the empire left by Dachingis Khan, the famous conqueror, was the Khanate of Turan, which had been founded about the middle of the thirteenth century in the steppes of the Khirgisies. In course of time the Khans left the spot, and took up their abode on the eastern bank of the Irtisch, where they founded the town of Iskir, which afterwards was called Sibir, and eventually gave its name to the whole country. This Mongolian kingdom existed up to the time of which we are writing. The last Khan of Turan was Kutshum;

he first introduced Islamism into Siberia, and endeavoured by all means to extend it; but he encountered the Strogonoffs. By their influence Indiger, the then Khan of Turan, had in 1555 acknowledged the supremacy of Ivan, and bound himself to send an annual tribute of one thousand sables, which gave the Czar occasion to assume the title of 'Ruler of Siberia,' before he ever possessed one square yard of land in that region. But this connection did not last long, as in a few years Indiger was conquered by Kutschum. By this defeat of Indiger Russia seemed to lose her hold on Siberia, and the question was renewed whether Northern Asia was to belong to the Crescent or the Cross. Then an outlaw, Yermack, threw his sword into the scale of the latter, and Siberia became Christian.

Kutschum detested the powerful traders, who on his western frontier always kept ready a small but well-appointed army; and as he justly considered his power threatened by them, he aimed at destroying their settlements on the Kama and Tschussovaja. To defeat his plans, the Strogonoffs petitioned the Czar to be allowed to erect fortresses in Siberia. Not only was this request granted, but the Czar made them a donation of all Siberia, should they conquer it. The Czar, who was quite alive to economical considerations, moreover charged them to establish mines, seek for silver, iron, lead, tin, and sulphur in the enemy's country. Two of the three brothers were now dead; but their two sons, in company with their uncle, accomplished the great work. The latter, distinguished for his improvements in mining and saline works, was henceforth the soul of the family. He more than once personally

conducted his little army against the Mongolians into the gorges of the Ural, giving proofs not only of courage, but of strategic genius. Germans, Poles, Lithuanians, took service under him; but, above all, the Cossacks, dispersed by Ivan II., who had hitherto been the scourge of southern Russia, where, led by various chiefs, they lived by plundering caravans and making inroads into the peaceful settlements surrounding them.

One of the most notorious chiefs was Yermack, commanding six thousand Cossacks. He knew that his life was forfeited, should he fall into the hands of the Czar, who had on various occasions sent his Strelitzes against him. He also knew that in the end he would be defeated by the Czar's superior forces. As a last resource he offered his services to the Strogonoffs, who, like independent rulers, were just then complementing their army, and wanted daring hands. He directed his course to the north, and he and his followers met with a hospitable reception from the princely merchants.

Yermack proposed at once to attack Kutschum, who had recently made fresh inroads on the territory of the Strogonoffs, and had also disgusted many of his own subjects by the fanatical zeal with which he forced the Koran upon them. The Strogonoffs eagerly listened to his proposals; should he succeed, they would be rid of their most troublesome enemy, Kutschum; should he fail, they would lose nothing, and be freed from their guest Yermack, who might bring them into discredit with the Czar.

So when, in the summer of 1578, the streams were clear of ice and the tempestuous floods of the Tschussovaja began to fall, the bold Cossack thought the moment for action come. Along the banks

of the river he penetrated into the mountains, through which there were not, as to-day, well-kept roads, upon which the light tarantasses flies along. But the first attempt was unsuccessful; the intense cold drove him back to the settlements of the Strogonoofs; but, nothing discouraged, Yermack in 1580 set out on a second expedition, and amidst great perils finally reached the Tura. But the extraordinary fatigues they had undergone had so reduced his army that he could lead 1500 men only into winter quarters. A second Siberian winter had to be passed through, and when spring came, the army, originally 5000 strong, consisted of 700 men only. But they did not lose courage when Kutschum came out to meet them. At the confluence of the Irtysh and Tobol his camp stretched for miles, thousands and thousands of his tents covered the ground, and the warriors occupying them seemed to mock all hostile attacks. But Fortune favours the bold. The 26th October 1581 decided Siberia's fate, and rendered Christianity triumphant over Islamism. Firmly resolved to conquer or die, the Cossacks rushed on the fortified camp, and a terrible fight ensued, whose issue seemed doubtful for hours. But strict discipline and firearms gave the handful of brave men the advantage over a large host, loosely arranged, and armed with bows and arrows only. The victory remained with Yermack, who without loss of time hastened to Sibir, the capital of the defeated Kutschum. The place was deserted, and immediately occupied by the Cossacks. The submission of the surrounding country followed almost as a matter of course.

Yermack now sought to regain the favour of the Czar, in which

efforts he was strongly supported by the Strogonoofs. An envoy of the outlaw laid before Ivan 2400 sables from the province recently conquered for him, the Czar. The latter forgave his enemy, and made him governor of the newly-acquired territory, rightly considering that he who had won it was also the best man to keep it. He also sent him a suit of armour, which he had worn himself, as the greatest honour he could confer on him. This imperial gift, however, proved fatal to the Cossack chief; the weight of the armour drew him down when, in order to save his life from a sudden attack of the enemy, he attempted to swim across the greatly swollen Irtysh. Yermack, who had escaped the gallows and the wrath of his sovereign, was to perish by the mark of his favour. At Tobolsk, which was founded in 1587, on the spot where Yermack defeated Kutschum, a grateful country erected a memorial to the former robber, on which his name and the date, 26th October 1581, are graven.

After Yermack's death the Russians gradually advanced farther into Siberia, and their progress is not yet ended. In 1860 the lands bordering on the Amoor were ceded by China to Siberia, though virtually they had for the previous decade already belonged to Russia. Where the Russian progress will stop time only will tell, just as little as we know where the limits of our Indian Empire will finally be fixed. And it is amusing to read in W. & A. K. Johnston's catalogue of maps about the *encroachments* of Russia on the Chinese territory, and the *extension* of British territory in India. A nice patriotic distinction!

Whilst Yermack was performing his work, the thirst for gold on the other half of the globe

urged the Spaniards from country to country. In Siberia, however, the small sable drew the Cossacks more and more towards the East. It was the golden period of the Siberian fur-trade. The fur-traders, it is said, used to exchange iron and copper pans with the Yakoots for as many sable skins as the vessel would hold.

All these circumstances were favourable to the Strogonoffs. They deserved their successes; they had sent Yermack to Siberia, they had supported him, and the two sons of the first Strogonoff had fought by the side of the Cossack chief at the battle of Tobol. The Czar placed all the commerce of Siberia into their hands, and it brought them royal wealth. When afterwards great gold-washing stations were added to their enterprises, their riches became incalculable, and they made no ignoble use of them. When the country called for help, when Poles or Mongolians attacked it, the Strogonoffs were ready with counsel and act, with money and troops. All Russia acknowledged their merits and patriotic spirit. In recognition thereof the Romanoffs, on ascending the throne in 1613, determined to have their right of possessing their own fortresses and troops unimpaired. Further, free jurisdiction over their subjects was granted to them, and the privilege of being judged by the Czar and the two Chambers only. These extraordinary favours did not render the Strogonoffs overbearing. They lived like simple citizens, remained industrious merchants, though many noble Russians did not hesitate to enter into matrimonial connections with the rich trading family. And so it came to pass that already at the end of the seventeenth century the most eminent families of

Russia were related to the Strogonoffs.

But they too were to learn that royal favour is unstable. Peter the Great, who wished to centralise the imperial power, could not bear that a state should exist within the state, possessing its own fortresses, troops, and jurisdiction. With a dash of the pen, by the ukase of the 6th May 1722, he deprived the Strogonoffs of all their privileges. The measure was harsh against those whose ancestors had won their position by their activity, intelligence, and blood, and the indemnification granted by the Czar paltry—he gave the Strogonoffs the title of barons. Only in the following generation the house—then 300 years old—obtained in a double manner the title of counts. Alexander Strogonoff had married a relation of the Empress Elizabeth, and in 1761 the German Emperor, Francis I., bestowed on him the dignity of Count of the Holy Roman Empire; whereupon in 1798 the Emperor Paul raised him also to a Russian countship.

The Czars have found in the two still existing branches of the Strogonoffs distinguished servants; many have earned honoured names in the Cabinet and the field. Count Sergius Strogonoff, the present head of the family, is a man of great merit. Untiringly he develops the Uralian possessions, descended to him from his ancestors. He is one of the most zealous champions of the old Russian party, and as such promotes the national welfare to the utmost. He maintains at his own expense a large drawing school, founded by himself, at Moscow. He has also distinguished himself by archaeological works.

Since the entrance of the Russians into Siberia, the civilisation and development of the resources

of that country have made the greatest progress. A German writer has justly remarked that the local distribution of the noble metals, like a natural law, determined the colonisation of Spanish America and the course of discovery. If for 'noble metals' we put 'furs,' and for 'Spanish America' 'Siberia,' this dictum applies, with some qualification, to the region we have been speaking of. It may be added that the conquest of Siberia also gave the first impetus to the Russian trade with China, which gives Russia such an influence and position in the commercial world, and which, without Siberia, she never could have acquired. It is therefore on more than one ground that Russia will for ever remain the debtor of the Stroganoffs.

The Demidoffs, and the Mining Industry of the Ural.

• Demid Grigorievitch Antufeeff, a crown-peasant of Pawtschino, removed in the seventeenth century to the government town of Tula, to the south of Moscow. On his death in 1690 he left to his son a well-established manufactory of arms and a handsome capital; small, indeed, when compared with the present wealth of the Demidoffs, but it was the foundation of this wealth. Four years after Peter the Great came to Tula. In his suite was young Schafiroff, a passionate sportsman and a crack shot, who, wanting some repairs done to a pistol, made by a then famous German armourer, was recommended to go to Nitika Antufeeff. The latter was told to take plenty of time, but to do the repairs well. In a few days he brought it back, and the gentleman, having closely examined his favourite weapon, expressed to the gunsmith his great satisfaction at the manner

in which he had repaired the pistol. But Antufeeff begged his pardon for having been unable to repair it, as it was too old, and having instead made an entirely new one. 'What!' exclaimed Schafiroff, in a rage, 'you, a peasant, pretend having made this pistol?' Humbly Antufeeff drew from his pocket a second pistol; it was the old pistol. Schafiroff was greatly surprised, and informed the Czar of the existence of this clever artist. Peter, who always put the right man in the right place, appreciated him, as we shall see presently.

In 1696, during the war with Turkey, Nitika received the order from the Czar to make 300 halberds, 'as good as this pattern.' 'I shall make them better,' Nitika proudly replied; and he kept his word. On his return from Azof, which had been ceded to Russia, Peter stopped at Tula, and visited Nitika at his house, where he drank to the health of Nitika's wife, whom he did not fail to kiss, as he was in the habit of doing to every pretty woman. From that time Nitika was in such favour with the Emperor that in 1701 he gave him a large tract of land in the forest of Milonoff, near Tula, where there were rich strata of ore, for the erection of a factory. He further bestowed on him the ironworks of Nevianska; the right of searching for copper in the Ural Mountains; and also gave him large estates, with numerous serfs; conferred on him nobility for life under the name of Demidoff, a name which his father had assumed; and in 1720 invested him with hereditary nobility. The great mines of Schuralinsk, Nishni-Tagilek, and Werchne-Tagilek were gradually opened by the former gunsmith, who died in 1725. His descendants gave their chief attention to the production

of iron ; but this did not prevent them from promoting several other useful objects. Thus they rendered the Tachussovaja navigable, established good roads, and in general did as much for the colonisation of the country as the Strogonoffs ; in fact, it may be asserted that these latter and the Demidoffs Russianised the Ural.

But the Demidoffs did not confine their operations to the Ural ; they reopened old ironworks on the Irtisch, and in 1725 penetrated to Lake Kolivan, and thus in course of time the descendants of the Tula gunsmith attained enormous wealth. In 1812, when Napoleon invaded Russia, the head of the Demidoffs, Count Nikolai, was able at his own expense to raise a regiment for the defence of his country, which he afterwards conducted to Paris. Prokop Demidoff—in some respects one of the most eccentric characters of his day ; that is to say, he had the courage to think for himself, and to despise what the fashion-worshipping world calls common sense, which as a rule means no sense at all—gave the princely sum of 1,100,000 roubles for the foundation of the Moscow Orphan Asylum. Count Nikolai, who had conducted the regiment raised at his cost to Paris, afterwards went to Florence, where he built the splendid villa of San Donato, which he filled with treasures of art. He also founded an Industrial Institution, where a large number of children receive primary instruction, and young men of promise a more advanced education ; every year eight young men are provided with means to travel and educate themselves into architects, mining and civil engineers, and similar technical pursuits.

The present head of the family, Prince Anatol Nikolajevitch Demi-

doff, Count of San Donato, and lord of the manor of Nishni-Tagilsk, who was educated in Paris, in his eighteenth year returned to Russia to undertake, after his father's death, the management of his enormous estates. The use he made of his riches showed his goodness of heart and sound sense. At St. Petersburg he purchased a large building and dedicated it to charitable purposes ; 200,000 meals are annually distributed in it to the poor, 150 destitute boys and girls are maintained therein, and it also contains a refuge for the protection of girls under sixteen. When the cholera devastated St. Petersburg, he erected a large hospital, and exposed himself to personal risk in visiting the sick.

The central point of the Prince's extensive operations is Ni-tag, in the Ural, but his favourite residence is his estate of San Donato. The Grand Duke of Tuscany having made him Count of San Donato, he married in 1841 the daughter of Jerome Napoleon, late King of Westphalia, and son-in-law of Frederick, King of Wurtemberg. By this union the Demidoffs became related to the Emperors of France and Russia. But the marriage was not a happy one, and after four years it was dissolved.

At Nevianska, which, as we have seen, was granted to the founder of the family by Peter the Great, is an old castle belonging to the Demidoffs, which, with its curious decorations and antiquated internal ornaments, reminds one of those times when the influence of Dutch taste asserted itself in the empire of the Czars. From the walls of the drawing-room the portraits of the Demidoffs in their old-fashioned costumes look down upon the quaint furniture around. But before the guests stands a

table loaded with game, Burgundian and Rhenish wines, champagne, and similar delicacies. It is an ancient custom thus to treat every traveller visiting the castle, close to which stands a large brick tower, whose foundations have given way, so that now it is a leaning tower. It formerly was a prison, and its entrance subterranean.

Poschowsky, and the Tobacco Industry of Russia.

Among the persons implicated in the conspiracy of Alexis against his father, Peter the Great, were Peter Poschowsky, a Russian noble, and his son, then eighteen years of age. On the discovery of the plot, Poschowsky and his son made their escape. The fugitives, however, were overtaken by the Emperor's soldiers, and the elder nobleman was made a prisoner. His son, however, was able to reach Warsaw; but his attempts to obtain a lieutenancy in the Polish or Saxon army were frustrated by the interference of the all-powerful Russian ambassador, who even insisted on young Poschowsky being handed over to the Russian police, and was the cause that led Poschowsky, provided with letters of introduction to the commercial firm of Valosky & Co. at Presburg, to turn his steps towards that city.

Russian commerce was just then rapidly developing itself. The beneficial results of Peter's policy in opening his country to Western influences were becoming commercially manifest. Ship-building material, tallow, flax, hemp, grain, even iron, were exported in exchange of the most diversified products of European industry. Certainly, the Russian language, then almost unknown to Western Europe, formed a serious obstacle to unrestricted business inter-

course. Wherefore an active and quick young man like Poschowsky, who speedily acquired German, and was a perfect master of Russian, that being his mother tongue, could not but prove a valuable acquisition to a firm with extensive Russian connections. Poschowsky exchanged the sword for the pen, and soon became indispensable to his chief, who, with the assistance of the young man, devoted heart and soul to his new pursuit, saw his import and export business increasing day by day.

In those days, when there were neither railways nor telegraphs, when postal communication was but indifferently organised, when the roads were bad and often unsafe, and sometimes impassable for the heavy and clumsy wagons on which merchandise had to be transported, personal interviews between principals or their representatives became a frequent necessity. For this reason Poschowsky received the order to go to Russia to visit his employers' correspondents, and to form new connections. The undertaking was a dangerous one for the political delinquent. But he relied on the changes that age had produced in his appearance, assumed another name, avoided towns where he had acquaintances, and thus for the space of a whole year travelled through all Russia in the interest of his firm. Then he learnt how commerce was to be carried on in Russia; he attended the large fairs of the country, arranged to have the goods in which his house dealt forwarded to them, and won for his firm such a reputation, that on his return home he was allowed a share in the business. At the age of thirty he had saved fifteen thousand florins.

The Slavs are a home-loving race, a feeling strongly expressed

in all their popular ballads and traditions. Poschowsky longed to return to his own country. Great changes had taken place in Russia. The Empress Ann, a niece of Peter the Great, occupied the throne, and yielding to the intercession of powerful friends the Empress allowed the *merchant* Poschowsky to return to Russia, which remained closed to the *nobleman*. His title was forfeited, his estates were confiscated, and as a new being, supported by what he had won by his own energy and not by inherited wealth, he reëntered Russia, whence he had been driven twelve years ago, and immediately founded the first Russian mercantile establishment, according to the European model, at Moscow. His countrymen were proud of him, and his firm soon acquired consideration and importance, especially as Poschowsky never departed from the principle of extending his business and entering upon new speculations with such money only as had been realised by previous transactions. He began with importing drugs and dyes, and exporting furs and skins. By repeated journeys he became more thoroughly acquainted with the peculiar conditions of Russian commerce, and at all the great fairs he or his representatives attended to the interests of his firm. But he found himself greatly hampered by the Russian credit system; payments were deferred from one fair to the next, credit had often to be given for a year or more, while Poschowsky had to give his foreign correspondents cash or short bills. For this reason he was on the point of confining his transactions within narrower limits, when by the will of a rich relative he was left the handsome sum of 30,000 silver roubles. This enabled him to give his house that standing in the commercial

world which it had ever been his ambition to attain for it, and also to carry out a long-cherished project. Tobacco was then a somewhat new article, which, however, was becoming daily more in request, and Poschowsky foresaw its unlimited future. He therefore introduced it to the public on a large scale, exporting it in enormous quantities, especially to Siberia, and taking in exchange tea, furs, and skins. He also supported the cultivation of the tobacco plant in southern Russia, and kept agents in the different tobacco districts, who had to give him immediate notice of the state of the crops, the rise and fall of prices, &c. When therefore in 1737 the crop proved particularly rich, and prices fell, Poschowsky made a bold venture. He invested half his fortune in buying cheap tobacco, which he laid up in store. The speculation was successful. In consequence of the low prices the tobacco planters in 1738 planted but little tobacco, and in 1739 the crop almost entirely failed, so that prices rose as fast as they had fallen. Now the moment was come for Poschowsky to sell; his stock rapidly disappeared, and is said to have yielded him a profit of 80 per cent. He now for some time confined his principal dealings to tobacco; and since by the proper treatment of the raw material its value may be doubled and trebled, he established the first tobacco factory at Moscow, which one year after its foundation gave employment to 200 hands. Thus Poschowsky was the founder of the flourishing tobacco industry of Russia, concerning which it may be stated as a noteworthy circumstance that in spite of the high degree of perfection to which Russia's neighbours, Germany and Austria, have raised the manufacture of tobacco, Russia

exports annually cigarettes only to the value of about 50,000 roubles.

Whilst at the present day there is such competition in trade, industry, and art, that he who wishes to rise above the crowd can only do so by devoting himself to some specialty, and working it thoroughly, such was not the case in the last century. There were few princely merchant firms; those that existed, therefore, were more able without risk to extend their transactions in opposite directions, as Poschowsky did. Passing beyond the frontiers of Russia, he traded on the East with Persia, and on the West with France.

A new and equally profitable source of speculation presented itself to him at the time of the Seven Years' War. When Russia joined Austria in marching against Prussia, the Russian commissariat was found well organised for those days. Poschowsky had undertaken to supply the wants of the army, which his numerous connections enabled him to do in a most efficient manner. His agents with General Fermor—who in 1758 had invaded East Prussia—however, were guilty of dishonest practices; and to inquire into these, Poschowsky undertook the long journey from Moscow to the Russian camp on the Oder. He arrived just in time to witness the total defeat of his countrymen in the battle of Zorndorf; and on his way home was taken prisoner

by the Prussians. But Poschowsky had become too important a personage in Russia to be long left in the hands of the enemy. He was ransomed for a heavy sum. He retained his appointment as contractor to the army until the end of the war, and is said to have netted a profit of 500,000 roubles during the seven years the war lasted.

The evening of life was approaching. Poschowsky enjoyed the esteem of his countrymen not only as a successful merchant, but as an upright and patriotic citizen, who, ever remembering that commercially he had risen from the ranks, was always ready to extend a helping hand to those who endeavoured by honourable means to raise themselves. But something was wanting to complete his own happiness—an heir of his activity, who might walk in his footsteps, and carry on what he had founded. He had married in 1738, but his wife brought him two daughters only, who married high officers of state, with no tastes for commercial pursuits. When, therefore, at the age of seventy, and in the year 1770, Poschowsky closed his eyes in death, the firm he had founded, and whose chief he had been for forty years, died with him. But even now the commercial world of Moscow remembers with pride the first Russian wholesale house and its noble founder, Paul Petrovitch Poschowsky.

ACROSTIC RULES.

1. A First Prize of £25, a Second Prize of £10, and a Third Prize of £5 will be awarded to the three persons who guess the greatest number of the fourteen Acrostics which will appear in *London Society* during the year, viz. in the Christmas Number for 1877, in the Numbers from January to December 1878, and in the Holiday Number.
2. The prizes will be paid in money, without any stipulation whatever.
3. If two or more solvers shall have guessed the same number of Acrostics at the end of the year, and so have tied for the Prizes, the Editor reserves to himself the right of determining how these 'ties' shall be guessed off.
4. Answers to the Acrostics must be sent by letter (not by post-card), not later than the 10th of each month, addressed to the Acrostic Editor of *London Society*, at Messrs. Sampson Low & Co.'s, 188 Fleet-street, London, E.C.
5. The answers should be signed with a legibly-written pseudonym, and the names and addresses of the prize-winners will be required for publication.

ANSWER TO No. XIV. (DOUBLE ACROSTIC).

1. V	A	M	P
2. E	I	S	T
3. R	U	N	T
4. B	O	A	Z
5. A	T	A	B
6. L	I	G	U

Explanatory Notes.—Light 2. Plural of Eisteddfod. 4. Jachin and Boaz. 5. A Moorish labor. 6. Exodus xxviii. 19.

Correct answers to the above have been received from Aces, Alma, Araba, Bon Gualtier, C O M, General Buncombe, Incoherent, Kanitbeko, Mrs. Noah, Mungo-Puss-Tory, Shaltan, and The Borogoves—12 correct, and 3 incorrect.

Antagonist is credited with a correct solution to No. XIII. The answer from Fran Clebsch was received too late to be credited.

The result of the year's Acrostic-solving is, that Alma, Araba, Bon Gualtier, C O M, Kanitbeko, Mungo-Puss-Tory, and Shaltan have guessed every one of THETA's fourteen Acrostics which have appeared in *London Society*.

Next to the seven solvers who have tied come Caller Herrins, General Buncombe, Incoherent, Mrs. Noah, Pud, and The Borogoves with thirteen solutions each; Cadwallader, Elaine, Excelsior-Jack, Racer, The Snark, and Verulam with twelve solutions each; Antagonist, Beatrice W., Cerberus, Coup d'Essai, Croydon Cat, Hampton Courtier, H. B., and Roe with eleven solutions each; and Aces, Gnat, Hazlewood, Hibernicus, Mannus O'Toole, Mrs. Dearhat, Non sine Gloria, Patty Probity, and Yours Truly with ten solutions each. Want of space alone prevents the record of many who have guessed fewer than ten acrostics, but who nevertheless are deserving of honourable mention.

A Special Acrostic is given below for those solvers who have guessed all the Acrostics, and it is suggested that if only three guess it the sum of the three prizes, viz. 40L., shall be divided amongst them; if two only guess it, the sum of the first two prizes shall be divided between these two, the third prize to be guessed-off with another Acrostic by the remaining five solvers. When the answers to the following Acrostic are forwarded, the Acrostic Editor will be glad to have the opinions of those solvers concerned upon the above suggestions.

SPECIAL DOUBLE ACROSTIC.

(For the Seven Solvers who have guessed the Fourteen Acrostics.)

THEY do it, certainly, but then
Perhaps they never may again.

1. The foremost place this fitly seems to claim.
2. Himself deceived, he scarcely was to blame:
Curtius his first, but what his second name?
3. City of statues this, of Eastern fame. THETA.

Answers to the above, addressed to the Acrostic Editor of *LONDON SOCIETY*, 188 Fleet-street, E.C., must be received not later than January the 10th.